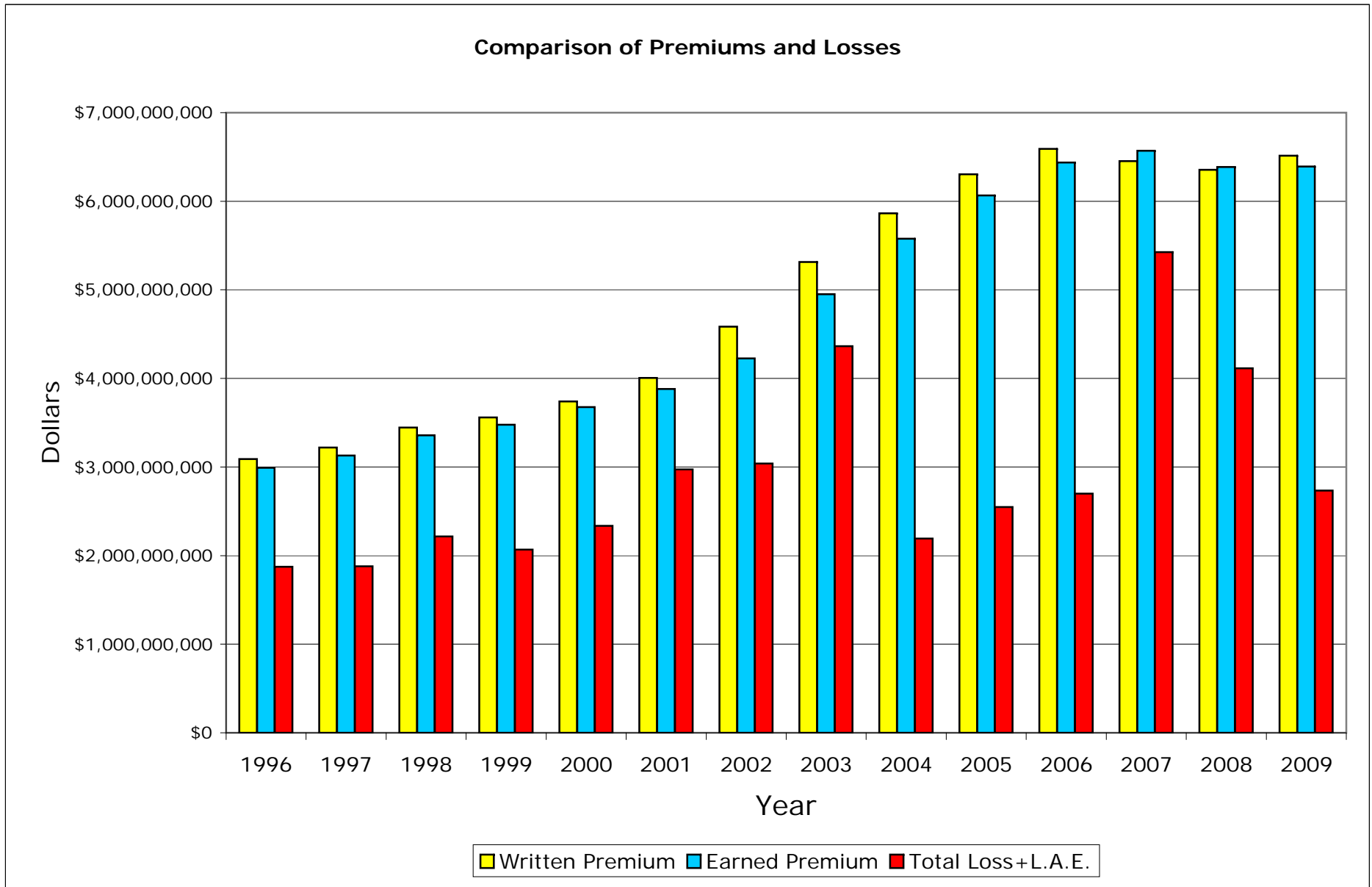


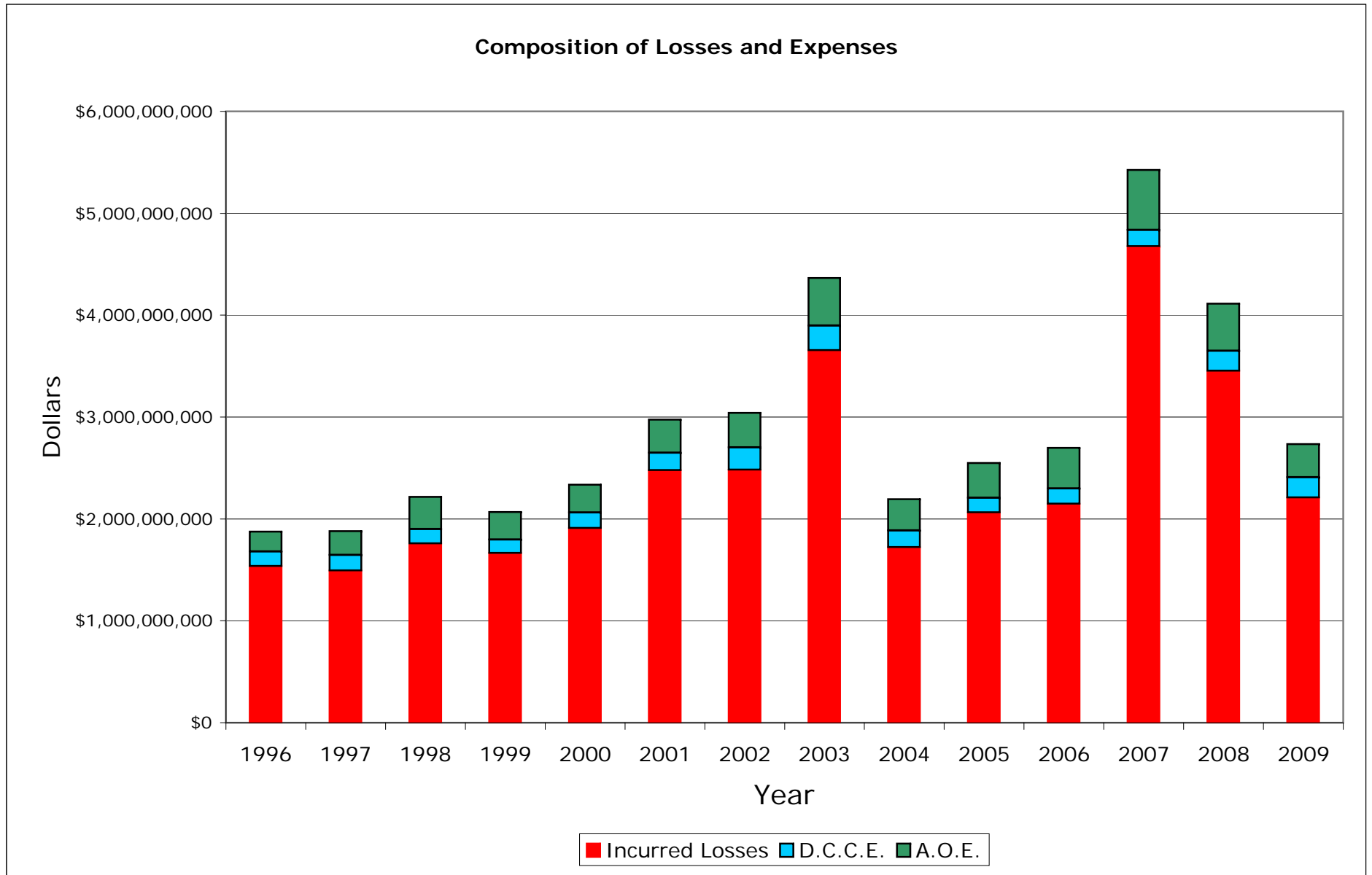
Homeowners Data
California Statewide Total

Graph 1.a.



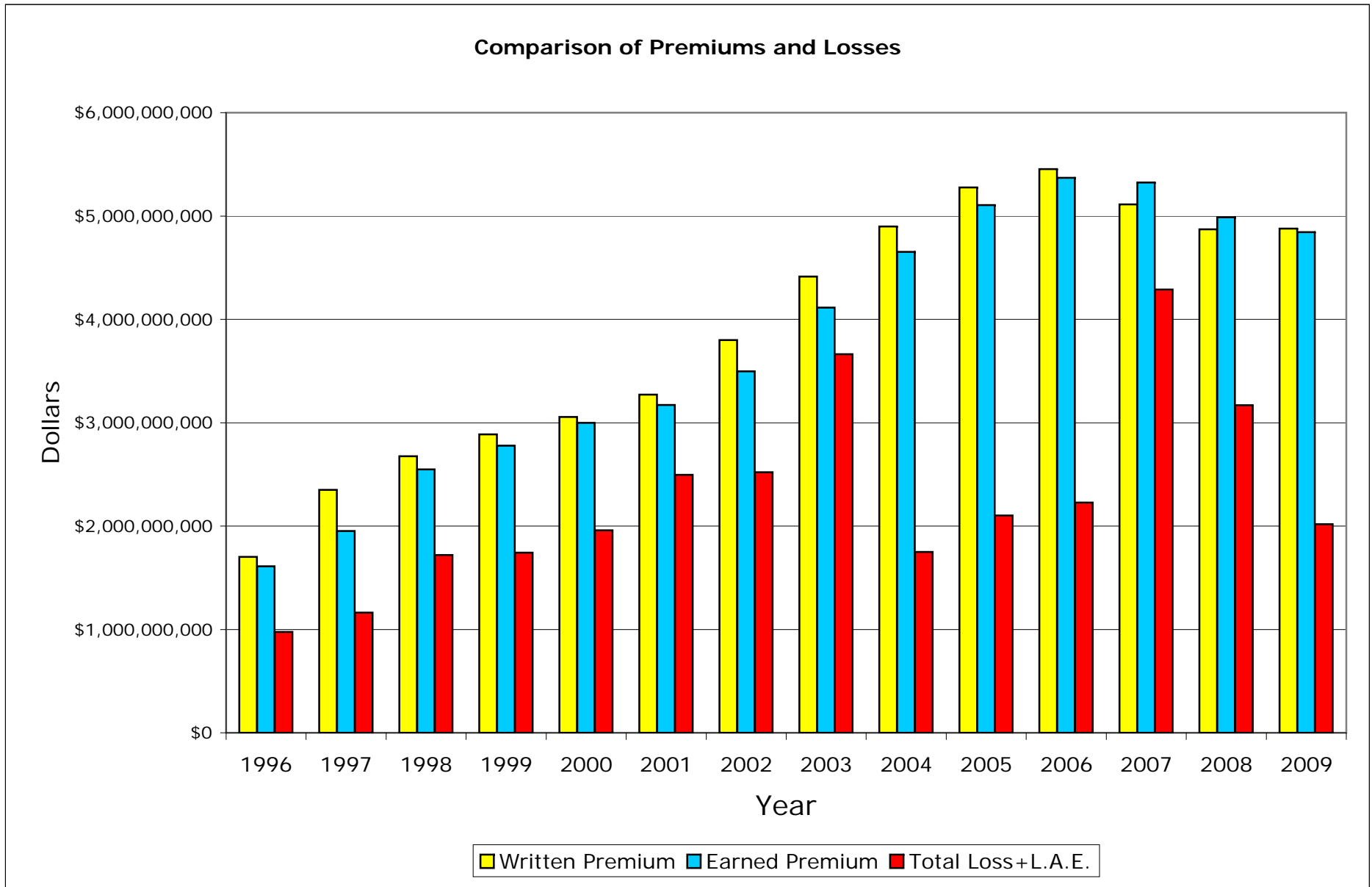
Homeowners Data
California Statewide Total

Graph 1.b.



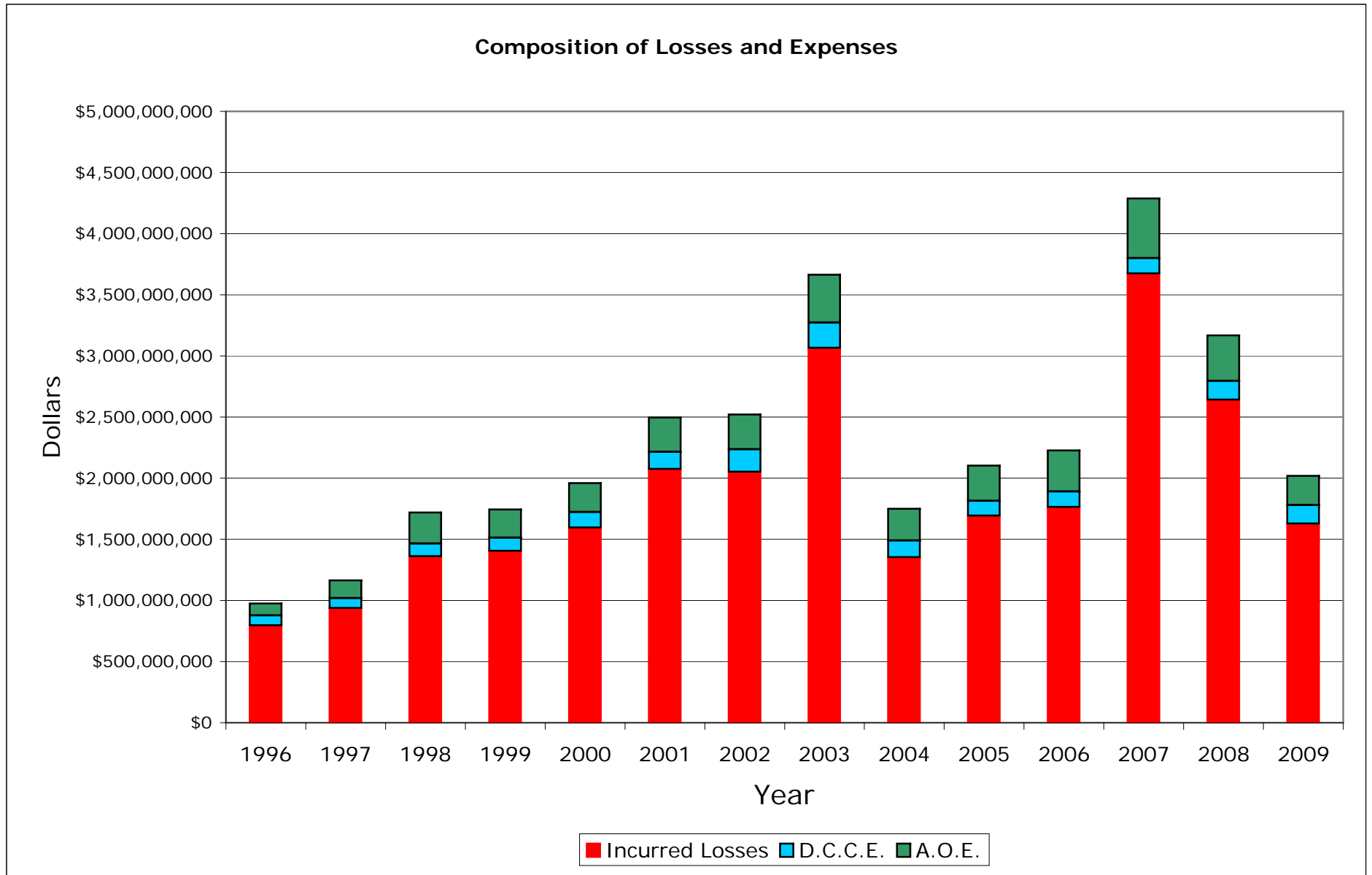
Homeowners Data
Selected 20 Aggregate

Graph 2.a.



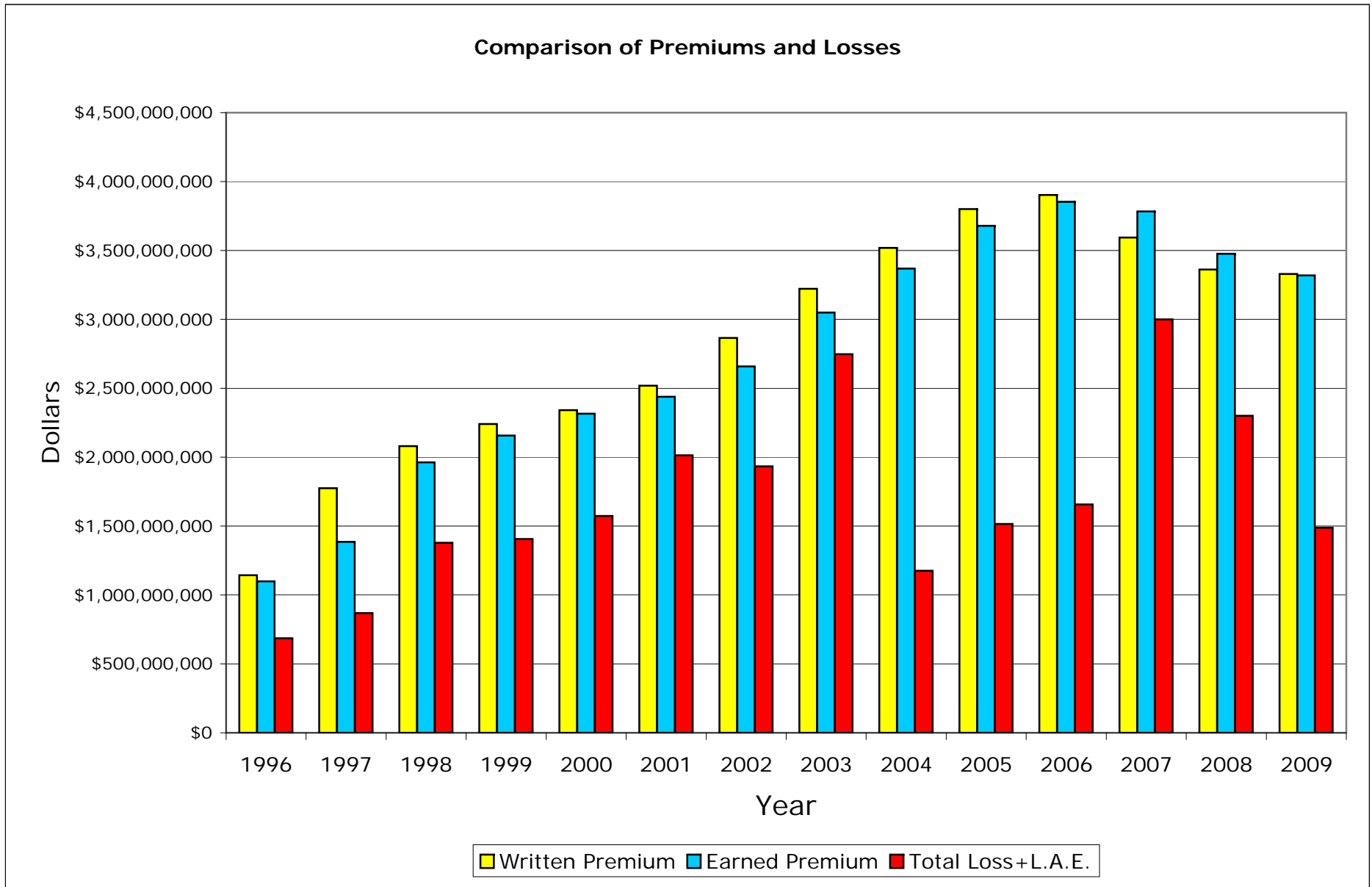
Homeowners Data
Selected 20 Aggregate

Graph 2.b.



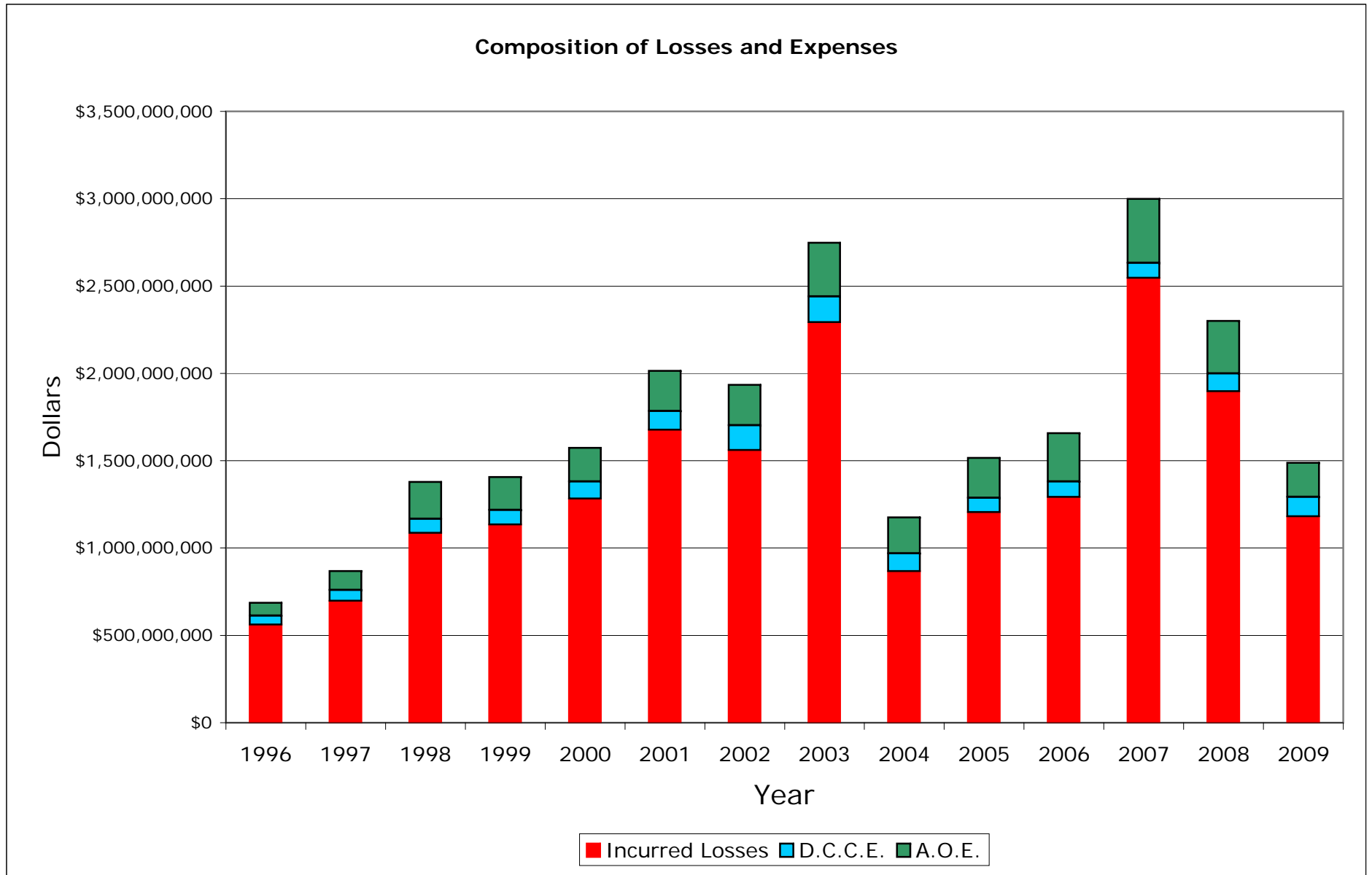
Homeowners Data
Top 5 Aggregate

Graph 3.a.



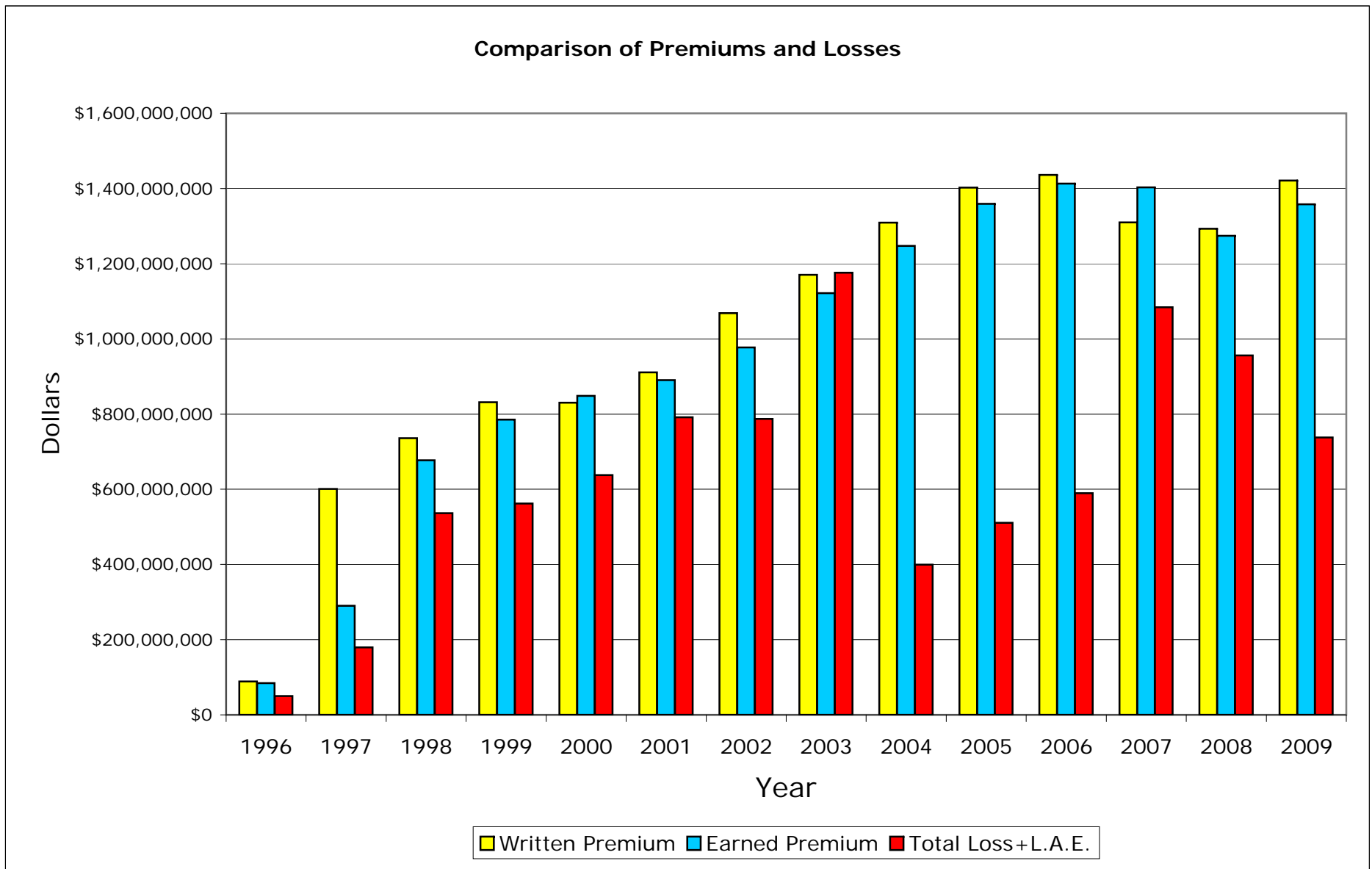
Homeowners Data
Top 5 Aggregate

Graph 3.b.



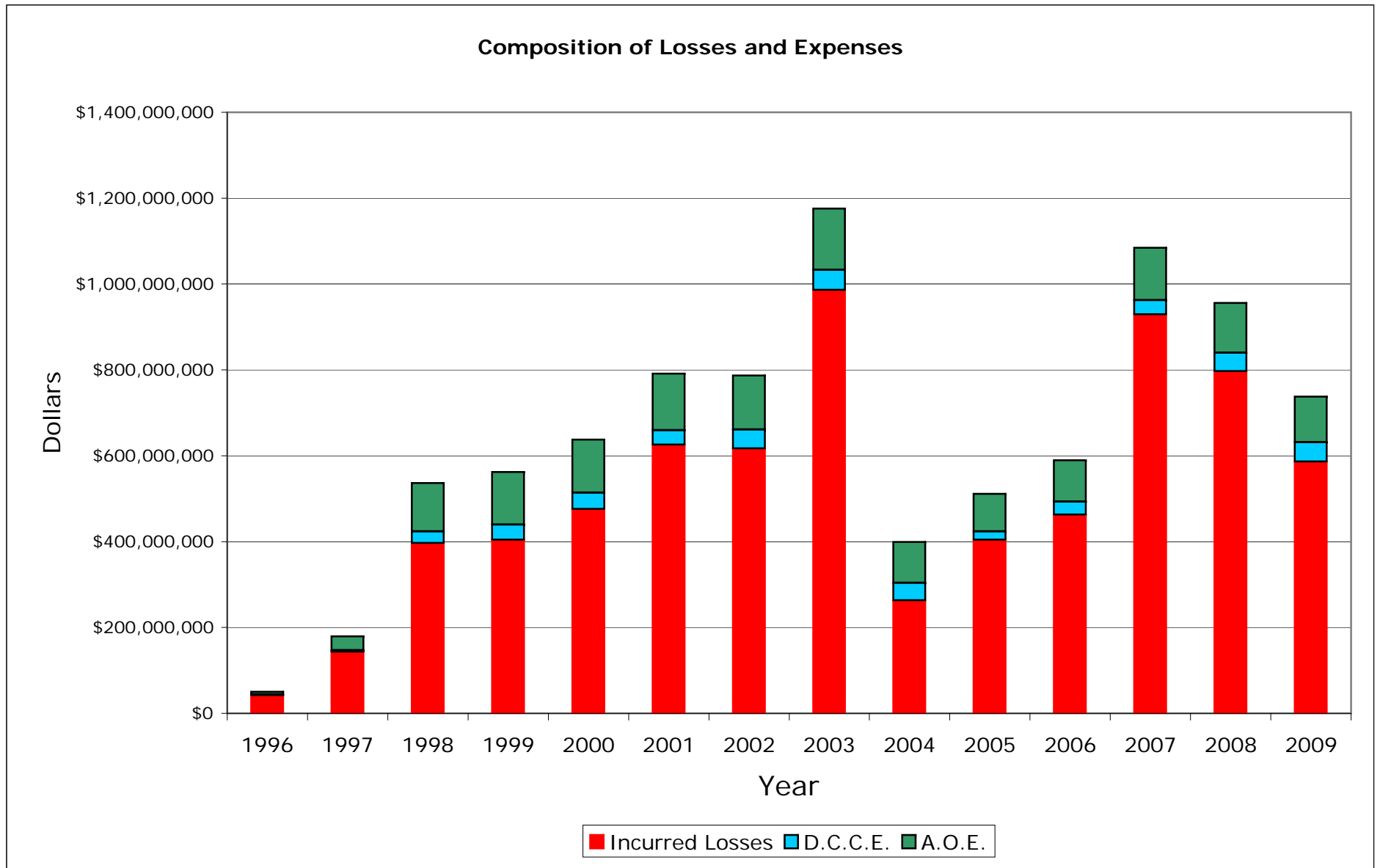
Homeowners Data
State Farm General Ins Co
NAIC #25151

Graph 3.1.a.



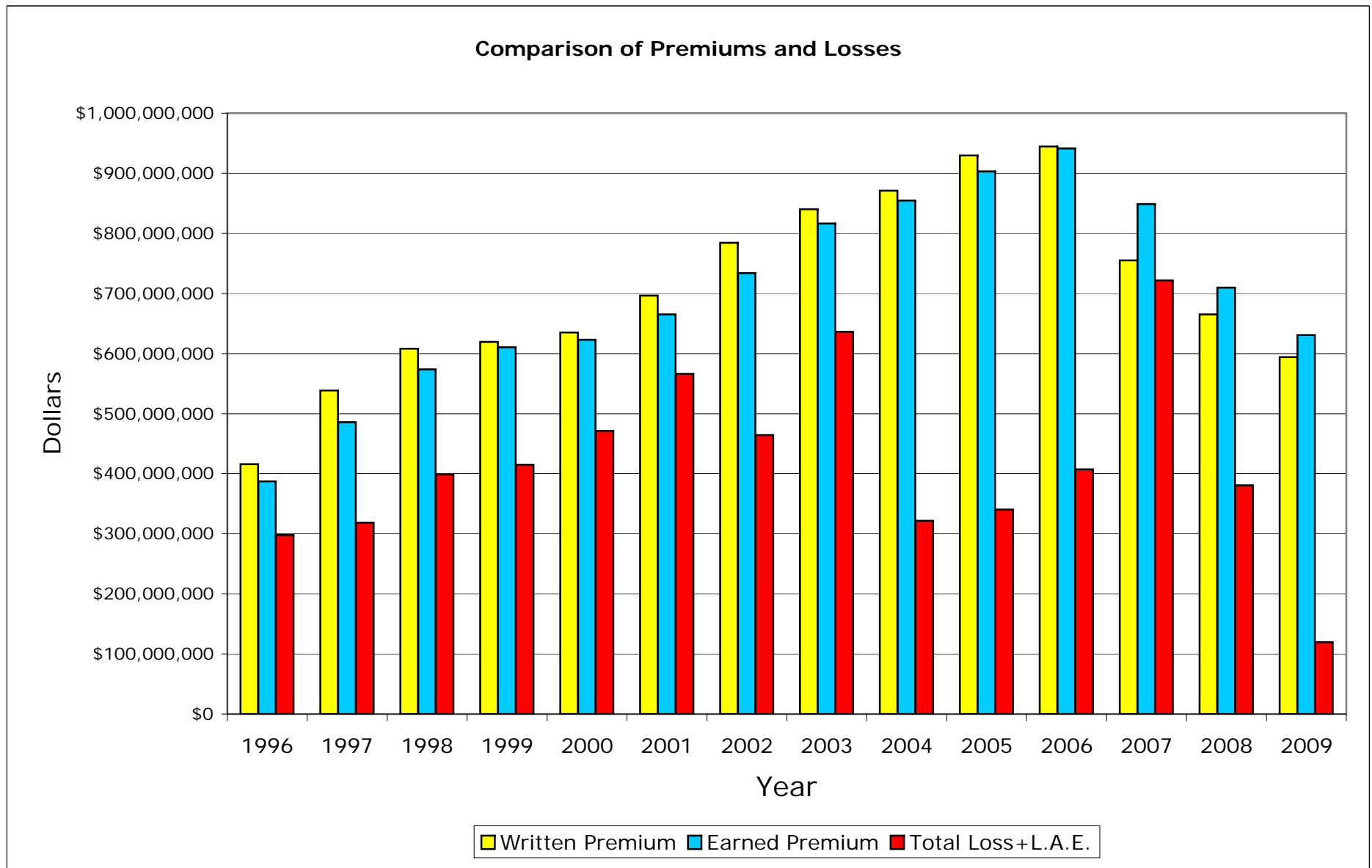
Homeowners Data
State Farm General Ins Co
NAIC #25151

Graph 3.1.b.



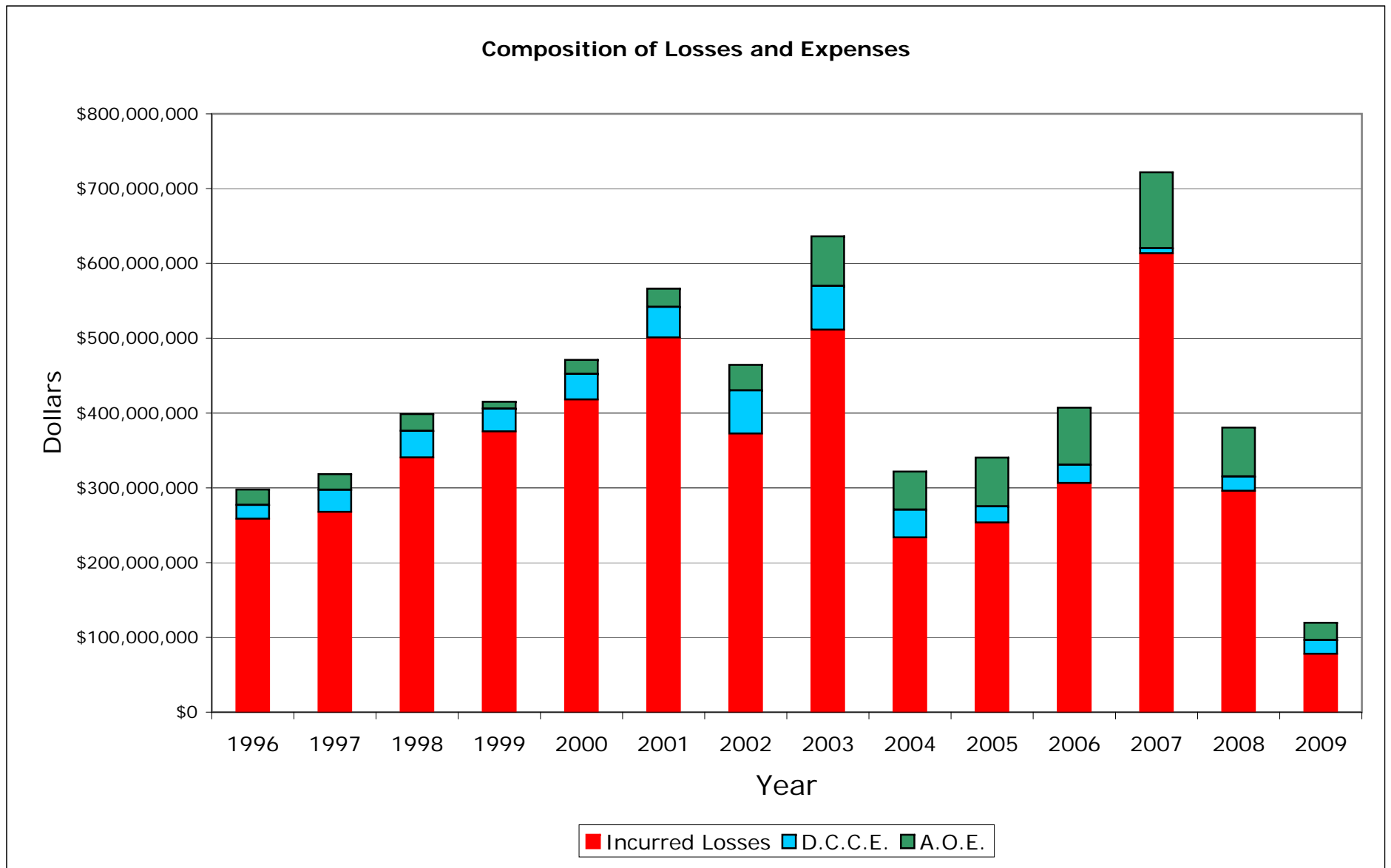
Homeowners Data
Fire Ins Exch
NAIC #21660

Graph 3.2.a.



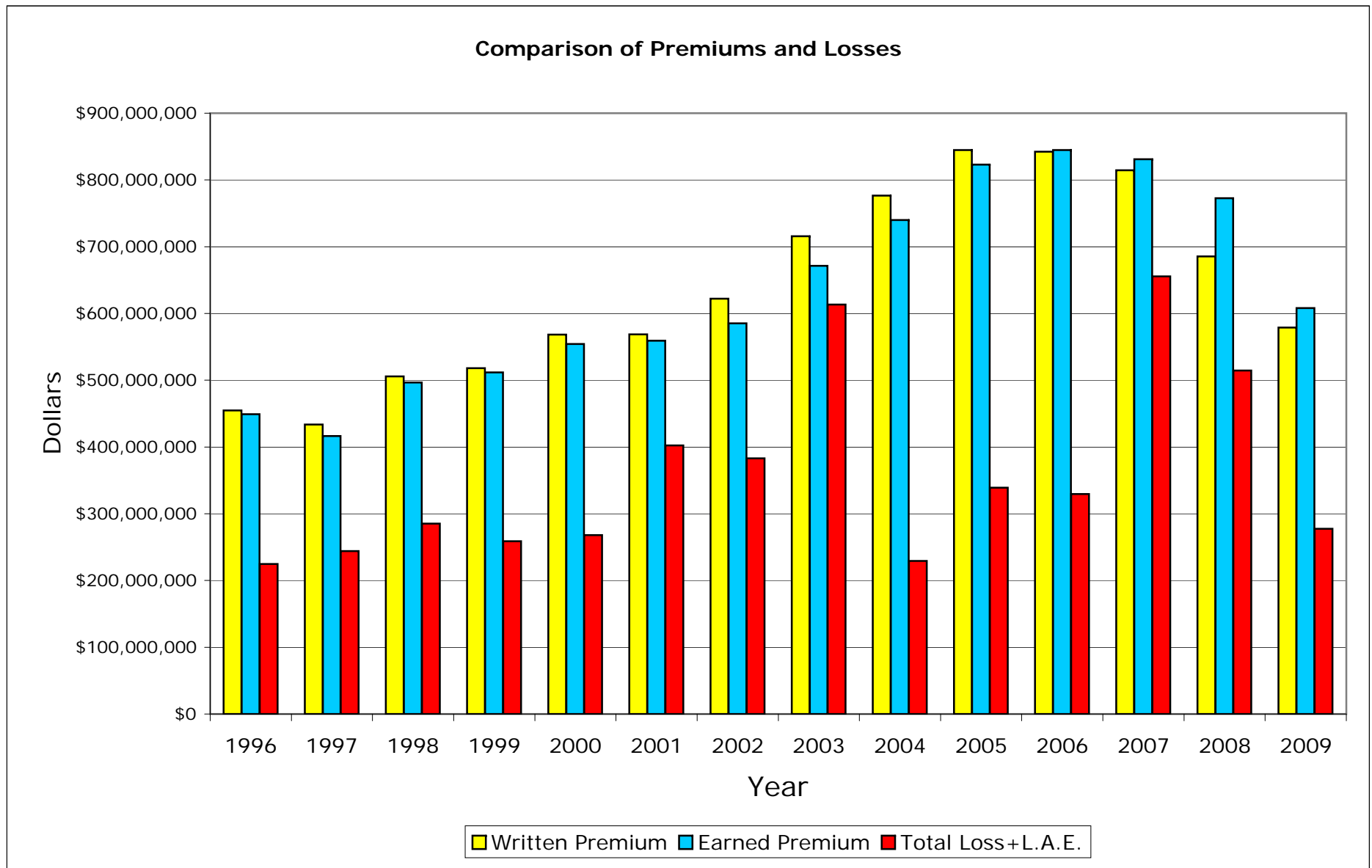
Homeowners Data
Fire Ins Exch
NAIC #21660

Graph 3.2.b.



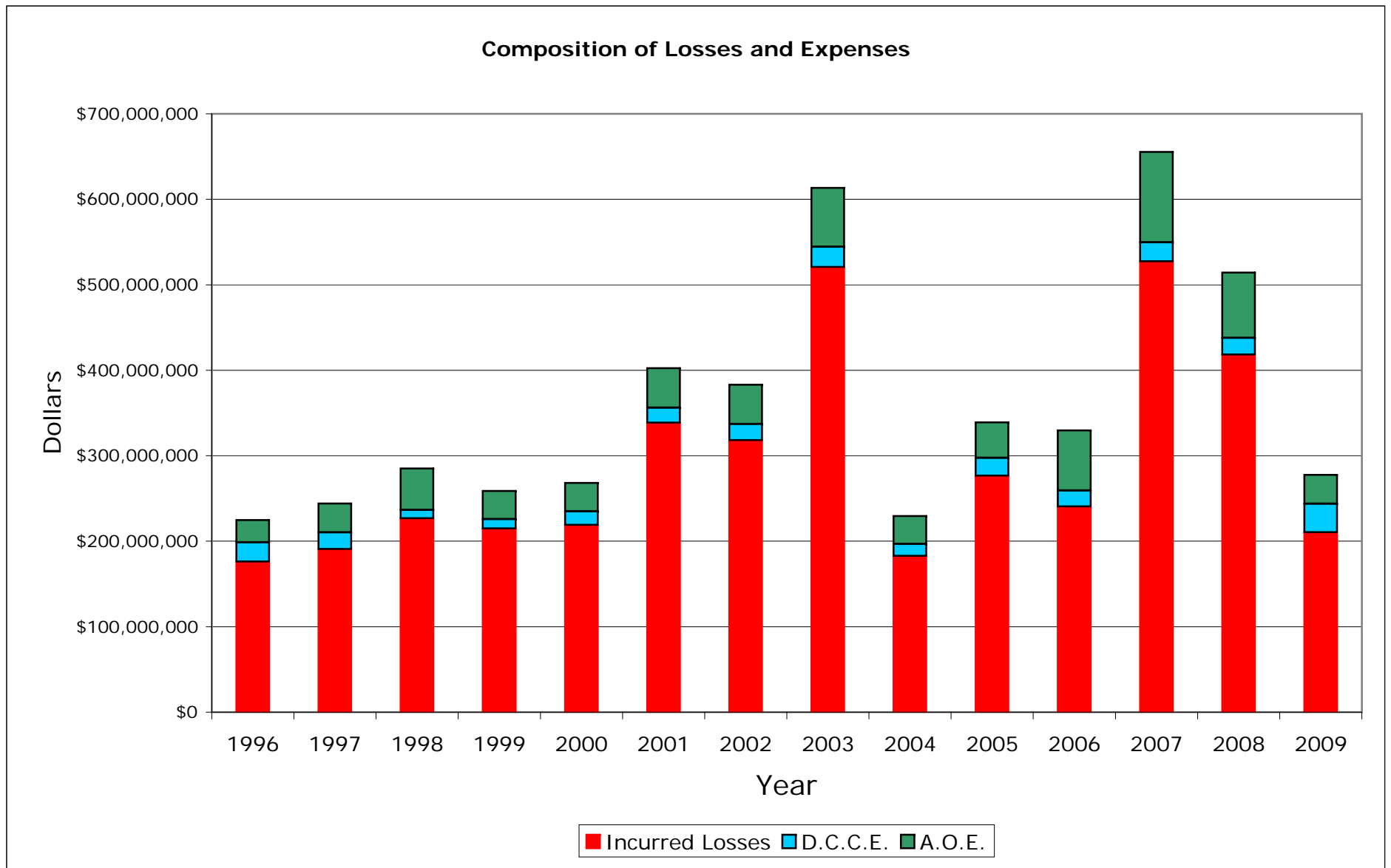
Homeowners Data
Allstate Ins Co
NAIC #19232

Graph 3.3.a.



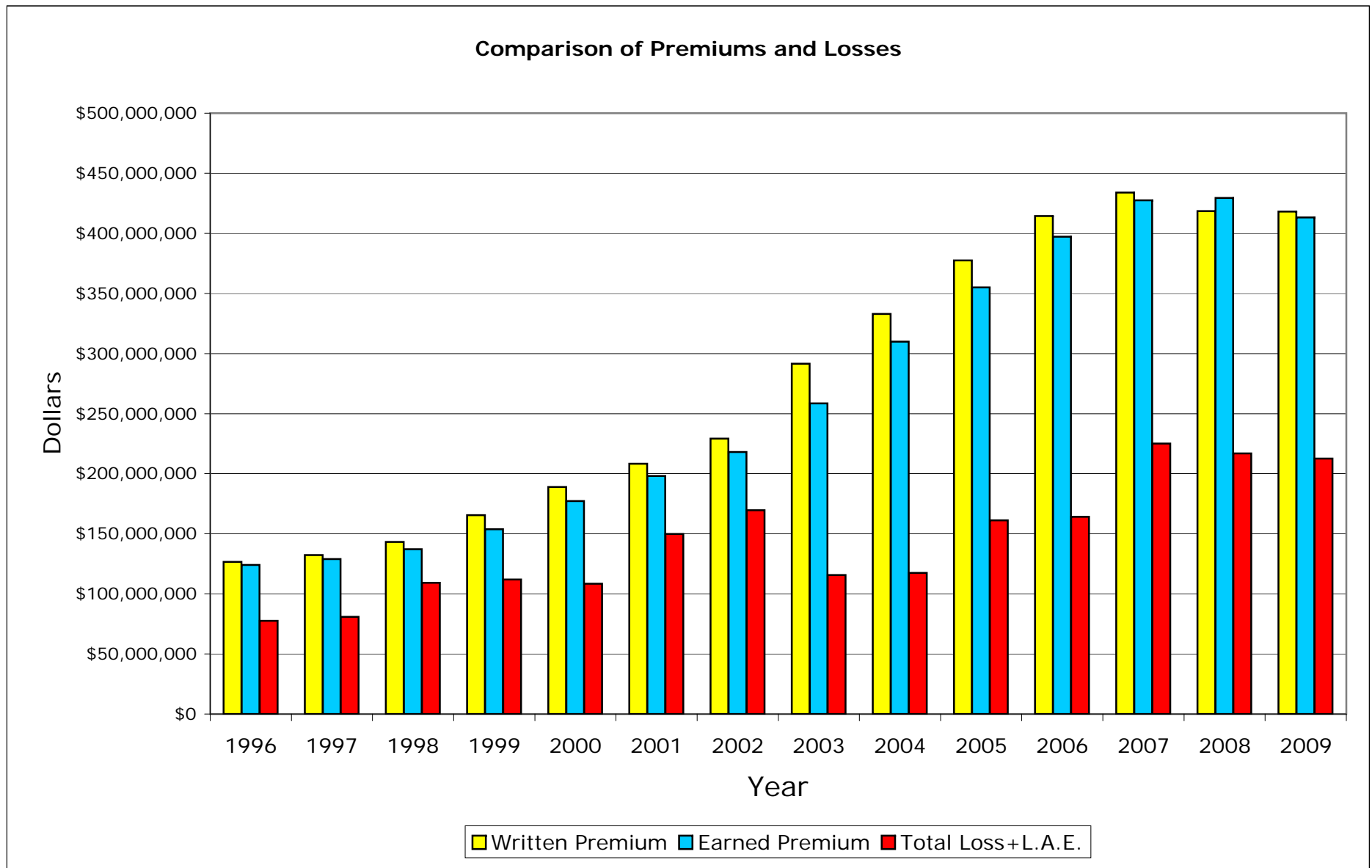
Homeowners Data
Allstate Ins Co
NAIC #19232

Graph 3.3.b.



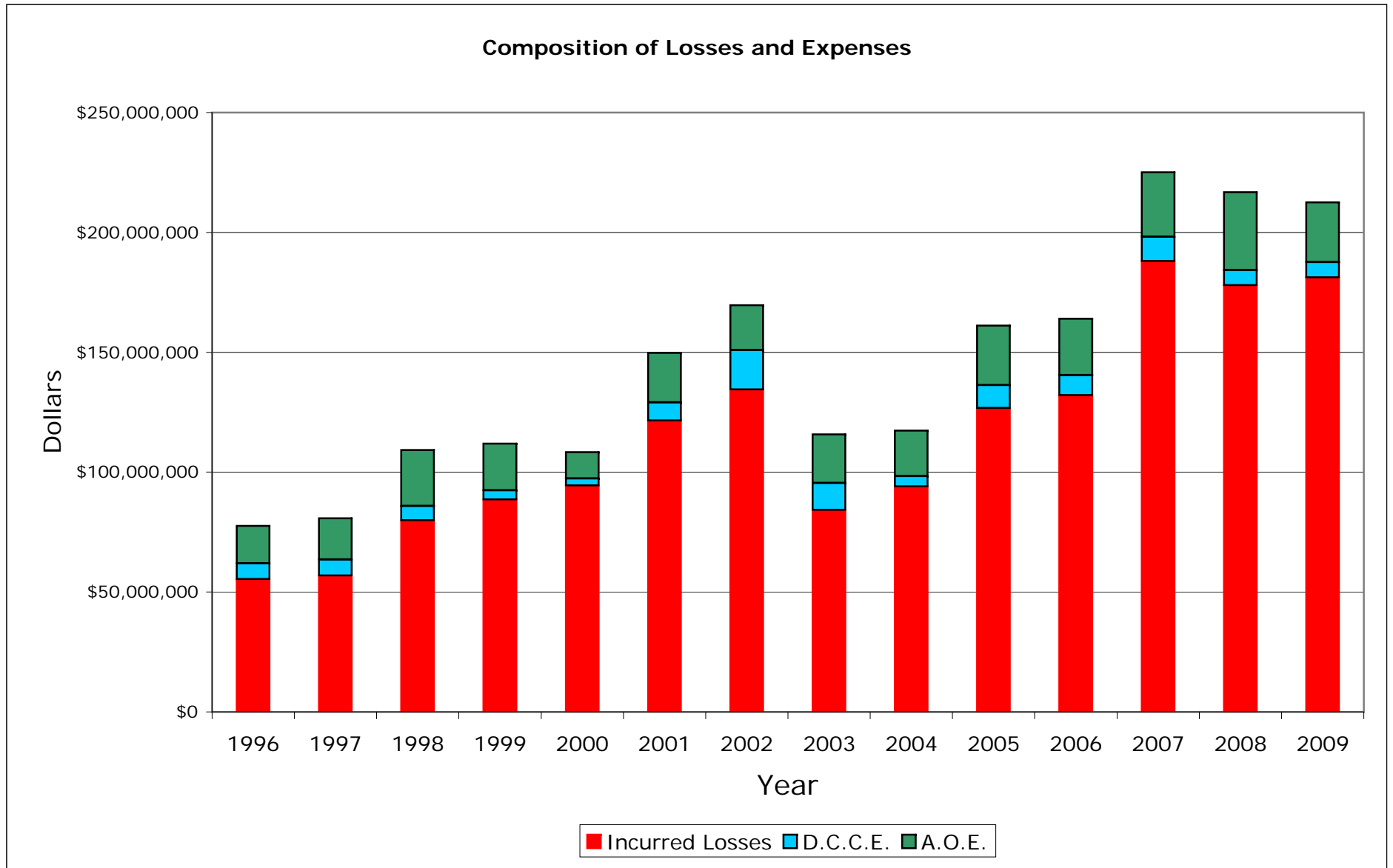
Homeowners Data
California State Auto Asn Inter-Ins
NAIC #15539

Graph 3.4.a.



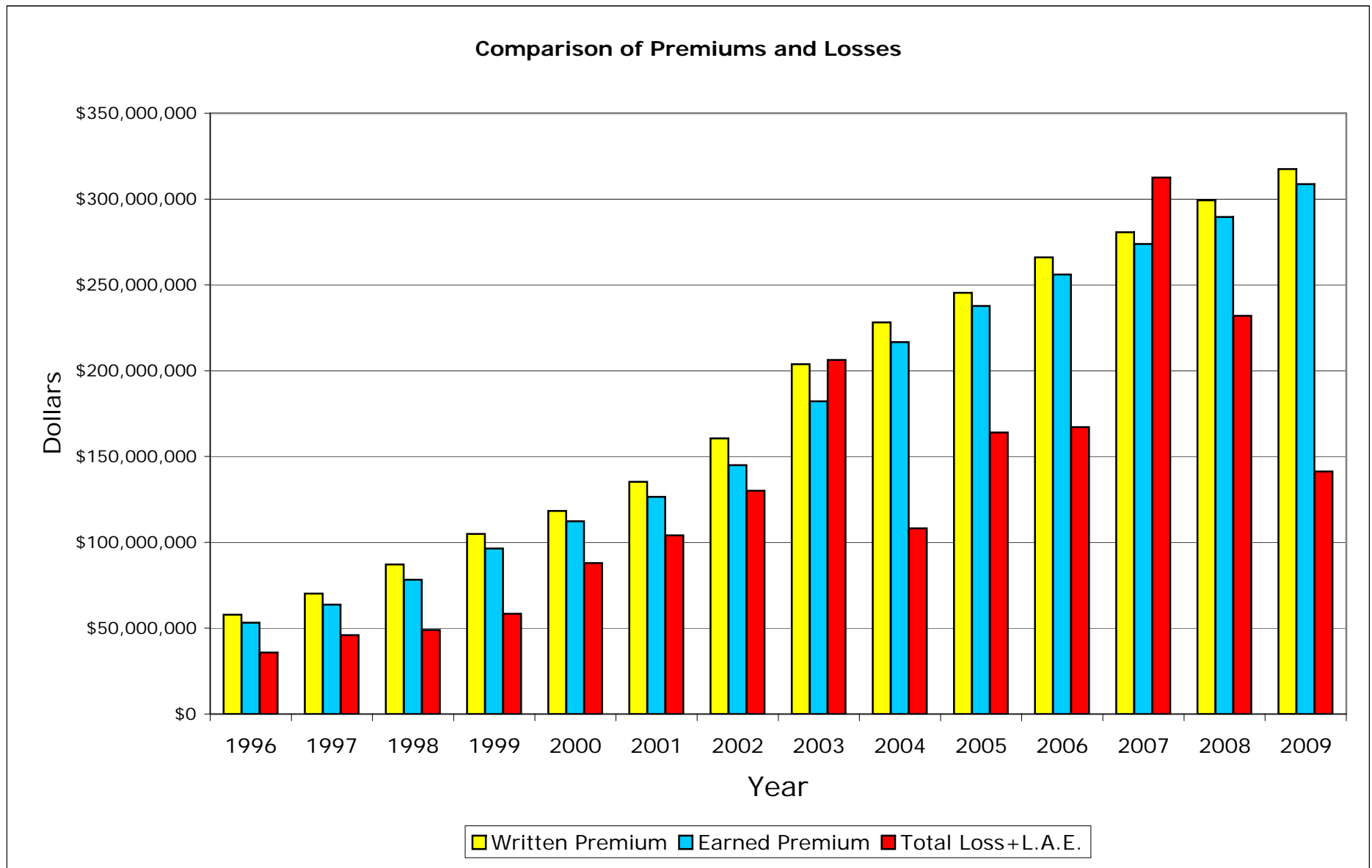
Homeowners Data
California State Auto Asn Inter-Ins
NAIC #15539

Graph 3.4.b.



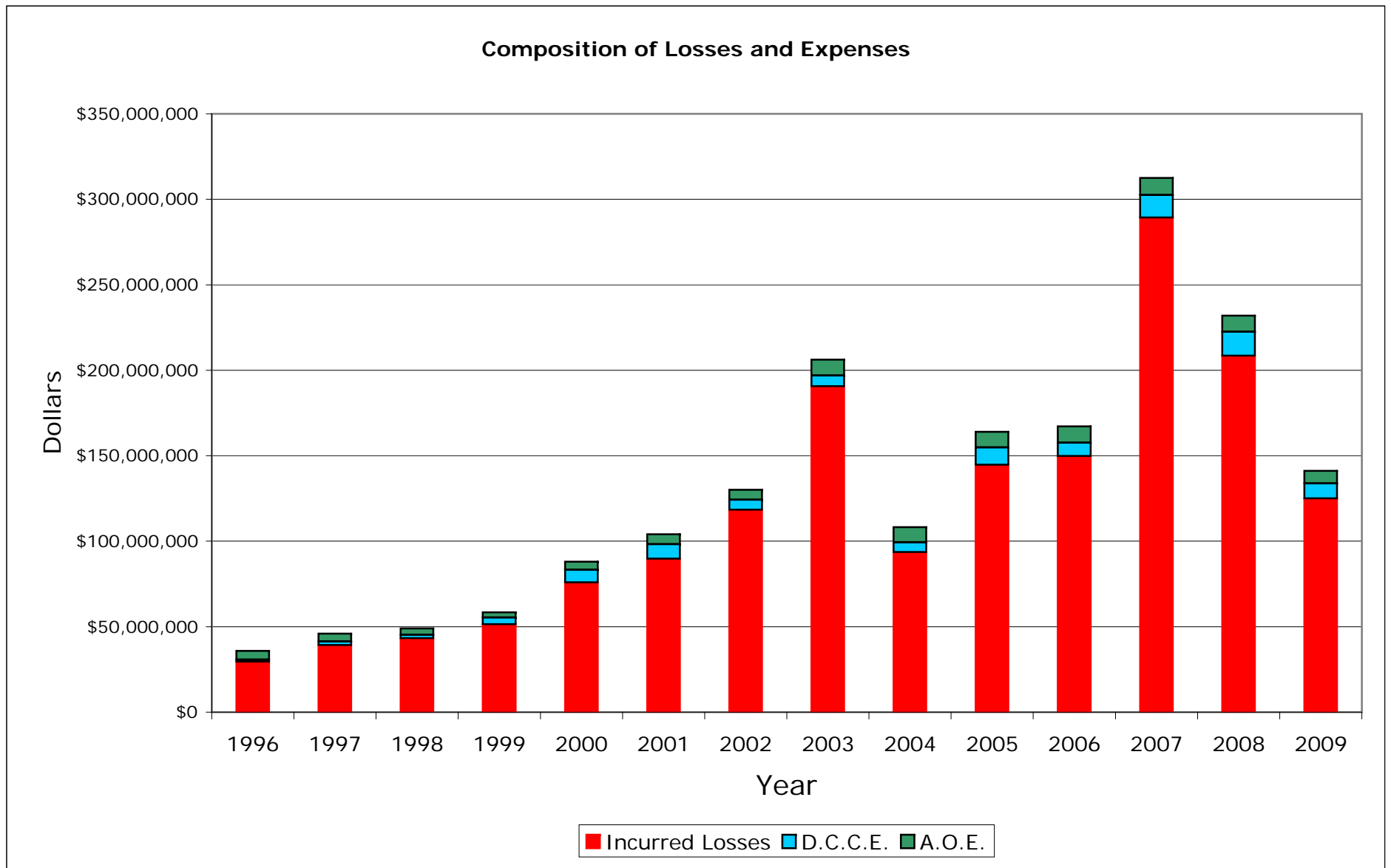
Homeowners Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.5.a.



Homeowners Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.5.b.



HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 WRITTEN PREMIUM

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|-------|--------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| 25151 | State Farm General Ins Co | 89,075,628 | 600,645,568 | 735,902,930 | 831,858,754 | 830,221,123 | 911,279,514 | 1,068,809,758 | 1,170,526,471 | 1,309,339,550 | 1,402,353,948 | 1,436,030,372 | 1,310,195,979 | 1,293,201,925 | 1,421,167,735 | 14,410,609,255 |
| 21660 | Fire Ins Exch | 415,692,948 | 538,518,900 | 608,149,743 | 619,380,484 | 635,113,422 | 696,279,003 | 784,273,080 | 840,220,630 | 871,003,388 | 929,813,959 | 944,472,433 | 755,104,228 | 665,086,943 | 593,881,563 | 9,896,990,724 |
| 19232 | Allstate Ins Co | 454,687,378 | 433,547,259 | 505,634,628 | 518,162,878 | 568,462,602 | 568,573,559 | 622,008,756 | 715,550,735 | 776,590,931 | 844,938,089 | 842,354,375 | 814,428,994 | 685,323,962 | 579,023,668 | 8,929,287,814 |
| 15539 | California State Auto Asn Inter-Ins | 126,541,231 | 132,308,944 | 143,291,568 | 165,525,195 | 188,869,064 | 208,229,733 | 229,270,944 | 291,557,675 | 333,027,654 | 377,587,062 | 414,417,030 | 434,003,981 | 418,615,774 | 418,122,380 | 3,881,368,235 |
| 15598 | Interins Exch Of The Automobile Club | 57,904,539 | 70,228,434 | 87,170,745 | 104,927,477 | 118,289,362 | 135,243,663 | 160,563,975 | 203,817,515 | 228,130,725 | 245,336,193 | 266,029,053 | 280,637,648 | 299,242,266 | 317,512,083 | 2,575,033,678 |
| 11908 | Mercury Cas Co | 5,232,872 | 8,741,761 | 10,510,767 | 19,709,390 | 41,251,289 | 63,205,604 | 94,270,518 | 126,726,606 | 150,022,338 | 175,053,935 | 196,753,111 | 204,286,212 | 196,542,677 | 196,090,764 | 1,488,397,844 |
| 25941 | United Services Auto Assoc | 92,460,059 | 93,767,245 | 95,998,865 | 98,030,411 | 103,510,453 | 110,178,116 | 117,115,015 | 129,370,448 | 150,805,514 | 161,901,367 | 167,025,574 | 156,105,443 | 160,168,221 | 171,617,383 | 1,808,054,114 |
| 19100 | Amco Ins Co | 23,748,097 | 27,256,723 | 31,609,446 | 49,911,350 | 60,490,789 | 72,992,429 | 87,206,339 | 108,549,409 | 118,895,014 | 132,306,836 | 146,149,989 | 145,349,343 | 150,029,214 | 155,207,492 | 1,309,702,470 |
| 25968 | USAA Cas Ins Co | 34,014,423 | 38,118,981 | 43,282,469 | 49,354,962 | 56,860,564 | 64,714,594 | 75,137,256 | 91,252,935 | 112,478,760 | 124,808,994 | 127,905,265 | 116,013,944 | 121,835,470 | 132,927,591 | 1,188,706,208 |
| 23035 | Liberty Mut Fire Ins Co | 25,415,249 | 27,614,006 | 28,873,265 | 28,466,272 | 31,008,608 | 33,830,767 | 41,898,199 | 56,790,303 | 106,746,733 | 120,555,155 | 128,774,902 | 134,873,074 | 138,822,448 | 145,521,738 | 1,049,190,719 |
| 21873 | Firemans Fund Ins Co | 73,337,245 | 74,715,704 | 77,396,305 | 74,716,810 | 74,516,030 | 78,767,836 | 78,805,910 | 96,066,812 | 103,363,924 | 115,340,448 | 126,527,278 | 132,823,580 | 132,160,894 | 135,940,970 | 1,374,479,746 |
| 26905 | Century-Natl Ins Co | 78,257,976 | 84,142,952 | 80,516,685 | 73,489,417 | 68,002,356 | 59,126,039 | 64,536,134 | 86,102,942 | 95,925,957 | 90,075,564 | 82,726,028 | 74,260,785 | 67,294,021 | 61,807,646 | 1,066,264,502 |
| 37850 | Pacific Specialty Ins Co | 26,393,315 | 19,286,394 | 16,006,257 | 22,891,404 | 24,000,969 | 25,325,465 | 60,509,327 | 97,337,400 | 94,452,078 | 83,340,879 | 71,884,139 | 69,405,907 | 76,717,131 | 82,922,453 | 770,473,118 |
| 36161 | Travelers Prop Cas Ins Co | 25,419,747 | 24,247,160 | 28,203,220 | 29,283,592 | 28,113,381 | 27,673,933 | 29,642,290 | 46,434,045 | 66,860,114 | 80,483,461 | 91,730,979 | 95,289,023 | 86,372,893 | 79,427,782 | 739,181,620 |
| 24740 | Safeco Ins Co Of Amer | 91,949,709 | 93,706,424 | 97,913,511 | 105,130,442 | 108,373,777 | 61,029,619 | 68,005,609 | 74,659,269 | 79,690,507 | 79,397,155 | 78,919,034 | 68,038,275 | 70,081,862 | 73,295,453 | 1,150,190,646 |
| 34525 | First American Specilaty Ins Co | 6,803,568 | 4,429,179 | 4,625,464 | 6,031,379 | 6,486,518 | 8,749,446 | 52,178,588 | 83,854,880 | 77,730,542 | 70,587,412 | 70,659,542 | 62,723,347 | 54,197,121 | 47,970,546 | 557,027,532 |
| 42579 | Allied Prop & Cas Ins Co | 16,754,455 | 18,199,860 | 18,256,614 | 22,374,945 | 31,902,400 | 30,246,461 | 34,961,775 | 49,116,057 | 57,503,665 | 65,060,102 | 68,589,620 | 63,700,262 | 63,802,425 | 65,738,242 | 606,206,883 |
| 39012 | Safeco Ins Co Of IL | 6,863,161 | 7,150,440 | 8,621,609 | 10,226,626 | 21,488,271 | 54,898,171 | 59,255,193 | 63,231,547 | 66,392,803 | 65,001,141 | 64,738,972 | 56,725,880 | 59,380,859 | 62,727,301 | 606,701,974 |
| 20281 | Federal Ins Co | 31,167,957 | 31,114,530 | 31,117,635 | 32,219,345 | 30,654,444 | 33,095,806 | 37,574,132 | 43,242,293 | 53,421,579 | 61,602,725 | 71,061,199 | 76,580,754 | 70,844,567 | 75,081,835 | 678,778,801 |
| 30104 | Hartford Underwriters Ins Co | 20,398,765 | 22,833,138 | 23,753,060 | 25,802,470 | 27,494,558 | 29,355,308 | 32,843,742 | 40,054,414 | 45,231,817 | 51,002,837 | 57,226,746 | 61,248,392 | 61,471,634 | 62,217,771 | 560,934,652 |

| | | | | | | | | | | | | | | | |
|----------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Sub Total | 1,702,118,322 | 2,350,573,602 | 2,676,834,786 | 2,887,493,603 | 3,055,109,980 | 3,272,795,066 | 3,798,866,540 | 4,414,462,386 | 4,897,613,593 | 5,276,547,262 | 5,453,975,641 | 5,111,795,051 | 4,871,192,307 | 4,878,202,396 | 54,647,580,535 |
| % of California Total | 55.08% | 73.01% | 77.68% | 81.11% | 81.65% | 81.70% | 82.86% | 83.08% | 83.54% | 83.69% | 82.74% | 79.21% | 76.64% | 74.90% | 79.15% |
| Remainder of California | 1,388,053,736 | 869,099,461 | 769,014,579 | 672,606,992 | 686,392,087 | 733,040,474 | 785,617,041 | 899,052,305 | 965,079,760 | 1,028,629,160 | 1,137,936,875 | 1,341,293,149 | 1,484,788,562 | 1,635,164,901 | 14,395,769,082 |
| California Total Written Premium | 3,090,172,058 | 3,219,673,063 | 3,445,849,365 | 3,560,100,595 | 3,741,502,067 | 4,005,835,540 | 4,584,483,581 | 5,313,514,691 | 5,862,693,353 | 6,305,176,422 | 6,591,912,516 | 6,453,088,200 | 6,355,980,869 | 6,513,367,297 | 69,043,349,617 |

| | | | | | | | | | | | | | | | |
|-----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| Countrywide Total Written Premium | 27,375,160,000 | 29,117,151,000 | 30,959,589,000 | 32,555,097,000 | 34,694,915,000 | 37,555,797,000 | 43,131,450,000 | 48,828,578,000 | 53,356,876,000 | 57,960,863,000 | 61,296,242,000 | 63,821,688,000 | 65,812,541,000 | 68,324,430,000 | 654,790,377,000 |
| Ratio of CA W.P. / CW W.P. | 11.29% | 11.06% | 11.13% | 10.94% | 10.78% | 10.67% | 10.63% | 10.88% | 10.99% | 10.88% | 10.75% | 10.11% | 9.66% | 9.53% | 10.54% |

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 EARNED PREMIUM

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|---|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| 25151 | State Farm General Ins Co | 84,388,878 | 290,131,482 | 677,292,249 | 785,397,886 | 848,251,066 | 890,472,054 | 977,350,095 | 1,121,954,641 | 1,247,604,635 | 1,359,374,381 | 1,413,053,990 | 1,403,170,777 | 1,274,084,941 | 1,358,179,309 | 13,730,706,384 |
| 21660 | Fire Ins Exch | 387,406,343 | 485,814,110 | 573,665,727 | 610,201,664 | 623,018,758 | 664,980,050 | 733,889,786 | 816,186,516 | 854,765,587 | 903,272,630 | 941,446,866 | 848,645,488 | 709,736,084 | 630,846,644 | 9,783,876,253 |
| 19232 | Allstate Ins Co | 449,078,082 | 416,469,394 | 496,465,901 | 511,622,475 | 554,295,647 | 559,104,559 | 585,084,472 | 671,245,446 | 740,039,941 | 823,063,080 | 844,674,220 | 831,025,374 | 772,667,666 | 608,264,780 | 8,863,101,037 |
| 15539 | California State Auto Asn Inter-Ins | 124,148,456 | 128,859,260 | 137,069,023 | 153,751,982 | 177,213,106 | 198,121,461 | 218,080,591 | 258,481,558 | 309,906,964 | 355,013,834 | 397,226,619 | 427,458,083 | 429,423,101 | 413,206,981 | 3,727,961,019 |
| 15598 | Interins Exch Of The Automobile Club | 53,268,440 | 63,750,805 | 78,237,324 | 96,418,536 | 112,337,720 | 126,510,286 | 144,980,676 | 182,245,837 | 216,628,792 | 237,720,029 | 256,009,480 | 273,761,810 | 289,544,210 | 308,725,195 | 2,440,139,140 |
| 11908 | Mercury Cas Co | 5,048,088 | 7,171,035 | 9,522,791 | 14,723,453 | 30,219,046 | 52,885,099 | 79,475,250 | 111,935,390 | 137,746,426 | 161,842,012 | 185,769,726 | 201,094,587 | 201,284,110 | 193,267,382 | 1,391,984,395 |
| 25941 | United Services Auto Assoc | 90,539,693 | 93,359,785 | 94,690,755 | 96,693,751 | 100,916,760 | 106,238,204 | 113,999,264 | 122,067,635 | 140,415,927 | 156,251,113 | 165,966,383 | 160,121,534 | 158,438,545 | 165,370,682 | 1,765,070,031 |
| 19100 | Amco Ins Co | 22,122,456 | 25,226,426 | 29,708,363 | 40,325,010 | 53,572,906 | 67,687,643 | 79,374,189 | 97,179,863 | 113,643,990 | 125,103,709 | 138,540,628 | 147,983,802 | 146,280,498 | 152,904,167 | 1,239,653,650 |
| 25968 | USAA Cas Ins Co | 31,259,302 | 36,111,622 | 40,526,895 | 46,139,122 | 53,090,201 | 60,296,656 | 70,083,947 | 82,289,446 | 101,981,141 | 118,690,332 | 128,247,340 | 120,707,958 | 119,371,531 | 126,553,848 | 1,135,349,341 |
| 23035 | Liberty Mut Fire Ins Co | 24,009,546 | 26,496,806 | 28,192,382 | 28,469,351 | 29,723,759 | 32,219,770 | 36,940,994 | 49,230,138 | 78,820,490 | 115,569,239 | 124,593,165 | 131,969,272 | 136,910,236 | 141,785,923 | 984,931,071 |
| 21873 | Firemans Fund Ins Co | 68,628,133 | 73,872,738 | 76,234,725 | 77,031,221 | 74,200,886 | 76,800,952 | 78,352,488 | 86,956,441 | 99,489,022 | 109,048,200 | 121,421,734 | 129,492,554 | 132,659,792 | 133,485,289 | 1,337,674,175 |
| 26905 | Century-Natl Ins Co | 68,700,322 | 81,047,061 | 81,747,149 | 76,772,284 | 70,897,246 | 64,813,324 | 61,649,099 | 73,856,828 | 91,977,677 | 93,993,468 | 86,522,768 | 79,043,247 | 71,387,479 | 64,643,715 | 1,067,051,667 |
| 37850 | Pacific Specialty Ins Co | 12,880,652 | 24,965,597 | 18,075,726 | 20,232,910 | 24,072,126 | 24,660,042 | 40,396,227 | 84,039,738 | 95,056,508 | 88,563,404 | 77,416,348 | 68,539,150 | 74,216,914 | 79,671,833 | 732,787,175 |
| 36161 | Travelers Prop Cas Ins Co | 22,937,824 | 24,567,370 | 25,715,675 | 28,890,518 | 29,008,753 | 27,735,906 | 28,340,268 | 37,130,950 | 56,394,536 | 73,869,706 | 85,360,961 | 95,668,473 | 90,061,889 | 83,896,368 | 709,579,197 |
| 24740 | Safeco Ins Co Of Amer | 93,398,959 | 91,721,976 | 95,857,925 | 99,816,464 | 113,068,263 | 80,036,818 | 64,589,063 | 71,194,832 | 77,295,523 | 79,612,673 | 80,013,381 | 74,747,445 | 68,867,452 | 71,259,698 | 1,161,480,472 |
| 34525 | First American Specilaty Ins Co | 3,766,889 | 5,587,589 | 4,622,629 | 5,500,664 | 6,170,992 | 7,195,353 | 28,886,863 | 69,061,689 | 82,737,377 | 72,674,919 | 71,025,840 | 66,967,610 | 57,996,854 | 50,970,194 | 533,165,462 |
| 42579 | Allied Prop & Cas Ins Co | 14,242,587 | 17,667,112 | 17,987,236 | 19,638,532 | 27,318,410 | 31,585,032 | 31,860,561 | 41,714,569 | 53,110,879 | 61,326,029 | 66,886,552 | 67,158,169 | 62,965,363 | 64,971,416 | 578,432,447 |
| 39012 | Safeco Ins Co Of IL | 6,873,170 | 6,910,970 | 7,843,855 | 9,239,915 | 12,355,823 | 40,221,695 | 56,772,066 | 61,016,953 | 64,932,746 | 65,623,345 | 65,307,517 | 61,584,556 | 58,000,695 | 60,761,916 | 577,445,222 |
| 20281 | Federal Ins Co | 30,651,196 | 30,928,562 | 31,139,992 | 31,701,683 | 31,603,314 | 31,901,590 | 35,065,719 | 40,234,998 | 48,220,516 | 57,931,239 | 66,052,515 | 74,825,180 | 72,418,032 | 73,570,400 | 656,244,936 |
| 30104 | Hartford Underwriters Ins Co | 18,497,068 | 21,606,689 | 23,306,397 | 24,628,389 | 26,713,223 | 28,356,353 | 31,325,749 | 36,162,721 | 42,472,100 | 48,013,340 | 53,914,739 | 59,652,962 | 61,501,645 | 61,871,429 | 538,022,804 |
| | | | | | | | | | | | | | | | | |
| Sub Total ⁽²⁾ | | 1,611,846,084 | 1,952,266,389 | 2,547,902,719 | 2,777,195,810 | 2,998,048,005 | 3,171,822,847 | 3,496,497,367 | 4,114,186,189 | 4,653,240,777 | 5,106,556,682 | 5,369,450,772 | 5,323,618,031 | 4,987,817,037 | 4,844,207,169 | 52,954,655,878 |
| % of California Total | | 53.86% | 62.40% | 75.86% | 79.88% | 81.53% | 81.74% | 82.72% | 83.11% | 83.42% | 84.19% | 83.42% | 81.04% | 78.10% | 75.80% | 78.90% |
| Remainder of California | | 1,381,076,448 | 1,176,406,864 | 810,996,376 | 699,631,655 | 679,346,276 | 708,623,313 | 730,311,891 | 836,003,739 | 924,845,532 | 958,621,825 | 1,067,419,301 | 1,245,239,418 | 1,398,434,739 | 1,546,925,243 | 14,163,882,620 |
| California Total Earned Premium | | 2,992,922,532 | 3,128,673,253 | 3,358,899,095 | 3,476,827,465 | 3,677,394,281 | 3,880,446,160 | 4,226,809,258 | 4,950,189,928 | 5,578,086,309 | 6,065,178,507 | 6,436,870,073 | 6,568,857,449 | 6,386,251,776 | 6,391,132,412 | 67,118,538,498 |
| | | | | | | | | | | | | | | | | |
| Countrywide Total Earned Premium | | 26,630,751,000 | 28,110,783,000 | 29,950,174,000 | 31,737,392,000 | 33,882,470,000 | 36,182,711,000 | 40,109,563,000 | 45,781,232,000 | 50,804,432,000 | 55,727,931,000 | 58,867,146,000 | 62,845,565,000 | 65,164,568,000 | 66,618,562,000 | 632,413,280,000 |
| Ratio of CA E.P. / CW E.P. | | 11.24% | 11.13% | 11.21% | 10.95% | 10.85% | 10.72% | 10.54% | 10.81% | 10.98% | 10.88% | 10.93% | 10.45% | 9.80% | 9.59% | 10.61% |

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|-------|--------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|-------------|-------------|-------------|---------------|-------------|-------------|---------------|
| 25151 | State Farm General Ins Co | 50,107,882 | 179,490,918 | 536,496,627 | 562,327,813 | 637,473,476 | 791,438,228 | 786,935,871 | 1,175,911,639 | 399,355,860 | 511,113,347 | 589,546,114 | 1,084,211,652 | 956,165,120 | 737,639,277 | 8,998,213,825 |
| 21660 | Fire Ins Exch | 297,777,525 | 318,321,928 | 398,667,851 | 414,986,880 | 471,153,487 | 566,371,125 | 464,353,048 | 636,201,729 | 321,714,424 | 340,510,897 | 407,028,567 | 721,956,416 | 380,681,099 | 119,594,351 | 5,859,319,328 |
| 19232 | Allstate Ins Co | 224,797,250 | 244,127,238 | 285,195,505 | 258,866,476 | 268,111,773 | 402,434,029 | 382,996,695 | 613,412,646 | 229,460,272 | 339,109,698 | 329,612,039 | 655,535,059 | 514,403,798 | 277,586,485 | 5,025,648,964 |
| 15539 | California State Auto Asn Inter-Ins | 77,591,225 | 80,803,375 | 109,236,918 | 111,918,728 | 108,363,220 | 149,801,574 | 169,676,409 | 115,765,871 | 117,342,085 | 161,146,786 | 164,030,936 | 225,070,176 | 216,784,552 | 212,524,482 | 2,020,056,336 |
| 15598 | Interins Exch Of The Automobile Club | 35,842,606 | 45,921,924 | 49,020,935 | 58,465,655 | 87,989,042 | 104,069,613 | 130,105,547 | 206,259,159 | 108,163,609 | 163,955,016 | 167,128,593 | 312,550,813 | 231,937,950 | 141,218,401 | 1,842,628,864 |
| 11908 | Mercury Cas Co | 2,623,829 | 3,637,920 | 6,555,207 | 7,922,637 | 18,957,864 | 43,021,141 | 59,376,479 | 77,864,248 | 53,132,114 | 85,350,002 | 67,843,080 | 117,876,781 | 128,655,523 | 98,368,953 | 771,185,777 |
| 25941 | United Services Auto Assoc | 55,709,064 | 47,403,174 | 57,878,198 | 56,168,230 | 60,799,778 | 62,808,276 | 78,000,745 | 116,653,420 | 72,848,872 | 49,714,425 | 62,854,273 | 194,999,667 | 92,550,789 | 27,954,449 | 1,036,343,362 |
| 19100 | Amco Ins Co | 12,121,516 | 14,186,768 | 16,333,397 | 22,196,438 | 32,477,593 | 50,033,583 | 70,567,118 | 101,053,582 | 51,871,106 | 58,541,069 | 66,643,884 | 105,181,150 | 93,764,662 | 64,414,896 | 759,386,760 |
| 25968 | USAA Cas Ins Co | 18,084,161 | 20,475,897 | 25,058,555 | 30,773,120 | 29,328,566 | 41,187,726 | 45,115,032 | 63,786,678 | 43,780,894 | 45,873,036 | 45,107,202 | 116,304,130 | 66,397,358 | 34,416,599 | 625,688,953 |
| 23035 | Liberty Mut Fire Ins Co | 13,103,361 | 15,403,915 | 17,484,936 | 16,522,387 | 18,658,896 | 28,291,723 | 31,397,683 | 55,501,760 | 32,209,158 | 38,896,425 | 45,123,553 | 161,147,507 | 75,448,764 | 18,992,947 | 568,183,015 |
| 21873 | Firemans Fund Ins Co | 36,881,714 | 26,911,979 | 39,955,266 | 33,515,533 | 32,805,113 | 42,773,948 | 35,552,514 | 46,593,524 | 32,493,194 | 50,637,366 | 34,755,691 | 94,136,384 | 64,995,915 | 48,816,692 | 620,824,833 |
| 26905 | Century-Natl Ins Co | 49,126,326 | 54,909,496 | 54,997,772 | 41,881,315 | 34,109,273 | 39,756,335 | 50,578,456 | 97,276,484 | 54,350,901 | 49,676,082 | 37,684,301 | 32,197,683 | 38,910,094 | 17,846,992 | 653,301,510 |
| 37850 | Pacific Specialty Ins Co | 6,069,508 | 10,448,585 | 4,392,947 | 8,550,256 | 17,620,789 | 10,128,143 | 20,746,429 | 59,600,484 | 47,392,964 | 24,635,328 | 22,539,635 | 36,746,512 | 35,319,249 | 35,933,660 | 340,124,490 |
| 36161 | Travelers Prop Cas Ins Co | 13,982,576 | 13,643,379 | 21,297,586 | 12,521,180 | 15,392,220 | 19,902,582 | 20,805,133 | 41,349,791 | 23,014,480 | 30,797,227 | 32,111,807 | 90,625,154 | 61,101,822 | 37,636,849 | 434,181,785 |
| 24740 | Safeco Ins Co Of Amer | 48,222,991 | 46,198,120 | 56,491,818 | 62,149,803 | 72,074,456 | 50,825,136 | 34,598,443 | 27,544,097 | 18,726,153 | 20,949,917 | 21,460,313 | 42,908,790 | 27,433,643 | 22,135,421 | 551,719,103 |
| 34525 | First American Specilaty Ins Co | 1,211,591 | 1,914,627 | 1,896,873 | 1,985,920 | 2,947,087 | 5,225,445 | 19,428,635 | 89,239,890 | 48,526,201 | 37,498,856 | 34,289,863 | 46,966,856 | 35,165,991 | 21,587,829 | 347,885,665 |
| 42579 | Allied Prop & Cas Ins Co | 7,626,221 | 10,411,942 | 10,863,277 | 12,740,883 | 15,986,462 | 23,022,850 | 30,606,243 | 34,670,277 | 28,890,708 | 21,290,078 | 26,258,210 | 59,204,600 | 43,470,846 | 24,530,138 | 349,572,735 |
| 39012 | Safeco Ins Co Of IL | 1,878,028 | 2,170,763 | 3,310,858 | 4,874,375 | 7,207,703 | 29,328,031 | 43,767,852 | 37,197,451 | 31,129,370 | 28,435,743 | 30,976,855 | 38,771,933 | 26,717,183 | 32,361,913 | 318,128,059 |
| 20281 | Federal Ins Co | 10,624,707 | 16,286,456 | 8,472,559 | 11,002,813 | 12,494,119 | 15,811,689 | 22,226,496 | 37,121,371 | 17,757,979 | 20,617,223 | 15,042,413 | 97,462,343 | 41,649,559 | 15,116,557 | 341,686,281 |
| 30104 | Hartford Underwriters Ins Co | 12,649,649 | 10,616,661 | 15,953,876 | 14,609,653 | 15,927,538 | 19,940,519 | 23,784,362 | 30,990,571 | 17,067,543 | 24,261,875 | 26,864,291 | 54,476,269 | 37,228,090 | 29,703,731 | 334,074,629 |

| | | | | | | | | | | | | | | | |
|--------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Sub Total | 976,031,730 | 1,163,285,065 | 1,719,560,961 | 1,743,980,093 | 1,959,878,456 | 2,496,171,696 | 2,520,619,190 | 3,663,994,672 | 1,749,227,887 | 2,103,010,396 | 2,226,901,621 | 4,288,329,877 | 3,168,782,008 | 2,018,380,622 | 31,798,154,274 |
| % of California Total | 52.06% | 61.90% | 77.56% | 84.32% | 83.91% | 83.93% | 82.90% | 83.96% | 79.74% | 82.50% | 82.52% | 79.04% | 77.02% | 73.79% | 78.57% |
| Remainder of California | 898,861,443 | 716,051,814 | 497,490,184 | 324,252,616 | 375,867,883 | 477,963,748 | 519,934,813 | 699,779,020 | 444,503,186 | 446,044,499 | 471,860,862 | 1,137,212,158 | 945,318,629 | 716,802,556 | 8,671,943,413 |
| California Total | 1,874,893,174 | 1,879,336,880 | 2,217,051,145 | 2,068,232,709 | 2,335,746,339 | 2,974,135,444 | 3,040,554,003 | 4,363,773,692 | 2,193,731,073 | 2,549,054,896 | 2,698,762,483 | 5,425,542,035 | 4,114,100,637 | 2,735,183,178 | 40,470,097,687 |

| | | | | | | | | | | | | | | | |
|--------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| Countrywide Total | 23,464,127,000 | 18,568,596,000 | 22,597,218,000 | 23,661,031,000 | 26,055,723,000 | 32,317,281,000 | 30,974,360,000 | 31,541,256,000 | 38,364,231,000 | 47,948,187,000 | 33,338,743,000 | 37,079,212,000 | 52,910,847,000 | 46,423,569,000 | 465,244,381,000 |
|--------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report.

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE to EARNED PREMIUM RATIO

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|-------|--------------------------------------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|---------|--------|--------|-------------|
| 25151 | State Farm General Ins Co | 59.38% | 61.87% | 79.21% | 71.60% | 75.15% | 88.88% | 80.52% | 104.81% | 32.01% | 37.60% | 41.72% | 77.27% | 75.05% | 54.31% | 65.53% |
| 21660 | Fire Ins Exch | 76.86% | 65.52% | 69.49% | 68.01% | 75.62% | 85.17% | 63.27% | 77.95% | 37.64% | 37.70% | 43.23% | 85.07% | 53.64% | 18.96% | 59.89% |
| 19232 | Allstate Ins Co | 50.06% | 58.62% | 57.45% | 50.60% | 48.37% | 71.98% | 65.46% | 91.38% | 31.01% | 41.20% | 39.02% | 78.88% | 66.58% | 45.64% | 56.70% |
| 15539 | California State Auto Asn Inter-Ins | 62.50% | 62.71% | 79.69% | 72.79% | 61.15% | 75.61% | 77.80% | 44.79% | 37.86% | 45.39% | 41.29% | 52.65% | 50.48% | 51.43% | 54.19% |
| 15598 | Interins Exch Of The Automobile Club | 67.29% | 72.03% | 62.66% | 60.64% | 78.33% | 82.26% | 89.74% | 113.18% | 49.93% | 68.97% | 65.28% | 114.17% | 80.10% | 45.74% | 75.51% |
| 11908 | Mercury Cas Co | 51.98% | 50.73% | 68.84% | 53.81% | 62.73% | 81.35% | 74.71% | 69.56% | 38.57% | 52.74% | 36.52% | 58.62% | 63.92% | 50.90% | 55.40% |
| 25941 | United Services Auto Assoc | 61.53% | 50.77% | 61.12% | 58.09% | 60.25% | 59.12% | 68.42% | 95.56% | 51.88% | 31.82% | 37.87% | 121.78% | 58.41% | 16.90% | 58.71% |
| 19100 | Amco Ins Co | 54.79% | 56.24% | 54.98% | 55.04% | 60.62% | 73.92% | 88.90% | 103.99% | 45.64% | 46.79% | 48.10% | 71.08% | 64.10% | 42.13% | 61.26% |
| 25968 | USAA Cas Ins Co | 57.85% | 56.70% | 61.83% | 66.70% | 55.24% | 68.31% | 64.37% | 77.52% | 42.93% | 38.65% | 35.17% | 96.35% | 55.62% | 27.20% | 55.11% |
| 23035 | Liberty Mut Fire Ins Co | 54.58% | 58.13% | 62.02% | 58.04% | 62.77% | 87.81% | 84.99% | 112.74% | 40.86% | 33.66% | 36.22% | 122.11% | 55.11% | 13.40% | 57.69% |
| 21873 | Firemans Fund Ins Co | 53.74% | 36.43% | 52.41% | 43.51% | 44.21% | 55.69% | 45.38% | 53.58% | 32.66% | 46.44% | 28.62% | 72.70% | 48.99% | 36.57% | 46.41% |
| 26905 | Century-Natl Ins Co | 71.51% | 67.75% | 67.28% | 54.55% | 48.11% | 61.34% | 82.04% | 131.71% | 59.09% | 52.85% | 43.55% | 40.73% | 54.51% | 27.61% | 61.22% |
| 37850 | Pacific Specialty Ins Co | 47.12% | 41.85% | 24.30% | 42.26% | 73.20% | 41.07% | 51.36% | 70.92% | 49.86% | 27.82% | 29.11% | 53.61% | 47.59% | 45.10% | 46.42% |
| 36161 | Travelers Prop Cas Ins Co | 60.96% | 55.53% | 82.82% | 43.34% | 53.06% | 71.76% | 73.41% | 111.36% | 40.81% | 41.69% | 37.62% | 94.73% | 67.84% | 44.86% | 61.19% |
| 24740 | Safeco Ins Co Of Amer | 51.63% | 50.37% | 58.93% | 62.26% | 63.74% | 63.50% | 53.57% | 38.69% | 24.23% | 26.31% | 26.82% | 57.41% | 39.84% | 31.06% | 47.50% |
| 34525 | First American Specilaty Ins Co | 32.16% | 34.27% | 41.03% | 36.10% | 47.76% | 72.62% | 67.26% | 129.22% | 58.65% | 51.60% | 48.28% | 70.13% | 60.63% | 42.35% | 65.25% |
| 42579 | Allied Prop & Cas Ins Co | 53.55% | 58.93% | 60.39% | 64.88% | 58.52% | 72.89% | 96.06% | 83.11% | 54.40% | 34.72% | 39.26% | 88.16% | 69.04% | 37.76% | 60.43% |
| 39012 | Safeco Ins Co Of IL | 27.32% | 31.41% | 42.21% | 52.75% | 58.33% | 72.92% | 77.09% | 60.96% | 47.94% | 43.33% | 47.43% | 62.96% | 46.06% | 53.26% | 55.09% |
| 20281 | Federal Ins Co | 34.66% | 52.66% | 27.21% | 34.71% | 39.53% | 49.56% | 63.39% | 92.26% | 36.83% | 35.59% | 22.77% | 130.25% | 57.51% | 20.55% | 52.07% |
| 30104 | Hartford Underwriters Ins Co | 68.39% | 49.14% | 68.45% | 59.32% | 59.62% | 70.32% | 75.93% | 85.70% | 40.19% | 50.53% | 49.83% | 91.32% | 60.53% | 48.01% | 62.09% |
| | | | | | | | | | | | | | | | | |
| | Sub Total | 60.55% | 59.59% | 67.49% | 62.80% | 65.37% | 78.70% | 72.09% | 89.06% | 37.59% | 41.18% | 41.47% | 80.55% | 63.53% | 41.67% | 60.05% |
| | | | | | | | | | | | | | | | | |
| | Remainder of California | 65.08% | 60.87% | 61.34% | 46.35% | 55.33% | 67.45% | 71.19% | 83.71% | 48.06% | 46.53% | 44.21% | 91.32% | 67.60% | 46.34% | 61.23% |
| | California Total | 62.64% | 60.07% | 66.01% | 59.49% | 63.52% | 76.64% | 71.93% | 88.15% | 39.33% | 42.03% | 41.93% | 82.59% | 64.42% | 42.80% | 60.30% |
| | | | | | | | | | | | | | | | | |
| | Countrywide Total | 88.11% | 66.06% | 75.45% | 74.55% | 76.90% | 89.32% | 77.22% | 68.90% | 75.51% | 86.04% | 56.63% | 59.00% | 81.20% | 69.69% | 73.57% |

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report.

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 MARKET SHARE

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|-----------------------------------|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| 25151 | State Farm General Ins Co | 2.88% | 18.66% | 21.36% | 23.37% | 22.19% | 22.75% | 23.31% | 22.03% | 22.33% | 22.24% | 21.78% | 20.30% | 20.35% | 21.82% | 20.87% |
| 21660 | Fire Ins Exch | 13.45% | 16.73% | 17.65% | 17.40% | 16.97% | 17.38% | 17.11% | 15.81% | 14.86% | 14.75% | 14.33% | 11.70% | 10.46% | 9.12% | 14.33% |
| 19232 | Allstate Ins Co | 14.71% | 13.47% | 14.67% | 14.55% | 15.19% | 14.19% | 13.57% | 13.47% | 13.25% | 13.40% | 12.78% | 12.62% | 10.78% | 8.89% | 12.93% |
| 15539 | California State Auto Asn Inter-Ins | 4.09% | 4.11% | 4.16% | 4.65% | 5.05% | 5.20% | 5.00% | 5.49% | 5.68% | 5.99% | 6.29% | 6.73% | 6.59% | 6.42% | 5.62% |
| 15598 | Interins Exch Of The Automobile Club | 1.87% | 2.18% | 2.53% | 2.95% | 3.16% | 3.38% | 3.50% | 3.84% | 3.89% | 3.89% | 4.04% | 4.35% | 4.71% | 4.87% | 3.73% |
| 11908 | Mercury Cas Co | 0.17% | 0.27% | 0.31% | 0.55% | 1.10% | 1.58% | 2.06% | 2.38% | 2.56% | 2.78% | 2.98% | 3.17% | 3.09% | 3.01% | 2.16% |
| 25941 | United Services Auto Assoc | 2.99% | 2.91% | 2.79% | 2.75% | 2.77% | 2.75% | 2.55% | 2.43% | 2.57% | 2.57% | 2.53% | 2.42% | 2.52% | 2.63% | 2.62% |
| 19100 | Amco Ins Co | 0.77% | 0.85% | 0.92% | 1.40% | 1.62% | 1.82% | 1.90% | 2.04% | 2.03% | 2.10% | 2.22% | 2.25% | 2.36% | 2.38% | 1.90% |
| 25968 | USAA Cas Ins Co | 1.10% | 1.18% | 1.26% | 1.39% | 1.52% | 1.62% | 1.64% | 1.72% | 1.92% | 1.98% | 1.94% | 1.80% | 1.92% | 2.04% | 1.72% |
| 23035 | Liberty Mut Fire Ins Co | 0.82% | 0.86% | 0.84% | 0.80% | 0.83% | 0.84% | 0.91% | 1.07% | 1.82% | 1.91% | 1.95% | 2.09% | 2.18% | 2.23% | 1.52% |
| 21873 | Firemans Fund Ins Co | 2.37% | 2.32% | 2.25% | 2.10% | 1.99% | 1.97% | 1.72% | 1.81% | 1.76% | 1.83% | 1.92% | 2.06% | 2.08% | 2.09% | 1.99% |
| 26905 | Century-Natl Ins Co | 2.53% | 2.61% | 2.34% | 2.06% | 1.82% | 1.48% | 1.41% | 1.62% | 1.64% | 1.43% | 1.25% | 1.15% | 1.06% | 0.95% | 1.54% |
| 37850 | Pacific Specialty Ins Co | 0.85% | 0.60% | 0.46% | 0.64% | 0.64% | 0.63% | 1.32% | 1.83% | 1.61% | 1.32% | 1.09% | 1.08% | 1.21% | 1.27% | 1.12% |
| 36161 | Travelers Prop Cas Ins Co | 0.82% | 0.75% | 0.82% | 0.82% | 0.75% | 0.69% | 0.65% | 0.87% | 1.14% | 1.28% | 1.39% | 1.48% | 1.36% | 1.22% | 1.07% |
| 24740 | Safeco Ins Co Of Amer | 2.98% | 2.91% | 2.84% | 2.95% | 2.90% | 1.52% | 1.48% | 1.41% | 1.36% | 1.26% | 1.20% | 1.05% | 1.10% | 1.13% | 1.67% |
| 34525 | First American Specilaty Ins Co | 0.22% | 0.14% | 0.13% | 0.17% | 0.17% | 0.22% | 1.14% | 1.58% | 1.33% | 1.12% | 1.07% | 0.97% | 0.85% | 0.74% | 0.81% |
| 42579 | Allied Prop & Cas Ins Co | 0.54% | 0.57% | 0.53% | 0.63% | 0.85% | 0.76% | 0.76% | 0.92% | 0.98% | 1.03% | 1.04% | 0.99% | 1.00% | 1.01% | 0.88% |
| 39012 | Safeco Ins Co Of IL | 0.22% | 0.22% | 0.25% | 0.29% | 0.57% | 1.37% | 1.29% | 1.19% | 1.13% | 1.03% | 0.98% | 0.88% | 0.93% | 0.96% | 0.88% |
| 20281 | Federal Ins Co | 1.01% | 0.97% | 0.90% | 0.91% | 0.82% | 0.83% | 0.82% | 0.81% | 0.91% | 0.98% | 1.08% | 1.19% | 1.11% | 1.15% | 0.98% |
| 30104 | Hartford Underwriters Ins Co | 0.66% | 0.71% | 0.69% | 0.72% | 0.73% | 0.73% | 0.72% | 0.75% | 0.77% | 0.81% | 0.87% | 0.95% | 0.97% | 0.96% | 0.81% |
| | | | | | | | | | | | | | | | | |
| Sub Total | | 55.08% | 73.01% | 77.68% | 81.11% | 81.65% | 81.70% | 82.86% | 83.08% | 83.54% | 83.69% | 82.74% | 79.21% | 76.64% | 74.90% | 79.15% |
| | | | | | | | | | | | | | | | | |
| Remainder of California | | 44.92% | 26.99% | 22.32% | 18.89% | 18.35% | 18.30% | 17.14% | 16.92% | 16.46% | 16.31% | 17.26% | 20.79% | 23.36% | 25.10% | 20.85% |
| California Total Written Premium: | | 3,090,172,058 | 3,219,673,063 | 3,445,849,365 | 3,560,100,595 | 3,741,502,067 | 4,005,835,540 | 4,584,483,581 | 5,313,514,691 | 5,862,693,353 | 6,305,176,422 | 6,591,912,516 | 6,453,088,200 | 6,355,980,869 | 6,513,367,297 | 69,043,349,617 |

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 INCURRED LOSSES

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|-------|--------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|
| 25151 | State Farm General Ins Co | 41,911,927 | 143,322,749 | 396,372,952 | 404,372,544 | 475,854,422 | 625,599,829 | 616,790,417 | 985,757,775 | 263,277,307 | 404,319,072 | 462,692,533 | 929,004,207 | 796,928,186 | 586,453,350 | 7,132,657,270 |
| 21660 | Fire Ins Exch | 258,315,448 | 267,737,234 | 340,230,123 | 375,036,297 | 417,735,155 | 500,871,676 | 372,429,338 | 511,299,587 | 233,400,214 | 253,360,265 | 306,352,475 | 613,256,576 | 295,663,678 | 77,850,714 | 4,823,538,780 |
| 19232 | Allstate Ins Co | 176,020,852 | 190,571,160 | 226,766,873 | 214,684,894 | 218,994,261 | 338,584,245 | 318,130,493 | 520,556,566 | 182,593,348 | 276,453,299 | 240,475,217 | 527,257,534 | 418,259,510 | 210,467,370 | 4,059,815,622 |
| 15539 | California State Auto Asn Inter-Ins | 55,382,350 | 56,830,689 | 79,881,832 | 88,561,982 | 94,389,874 | 121,512,195 | 134,423,104 | 84,221,312 | 94,033,917 | 126,703,425 | 132,078,322 | 187,997,112 | 177,902,341 | 181,160,305 | 1,615,078,760 |
| 15598 | Interins Exch Of The Automobile Club | 29,503,781 | 39,154,209 | 43,111,394 | 51,340,754 | 75,882,344 | 89,633,448 | 118,317,855 | 190,583,752 | 93,596,637 | 144,568,743 | 149,743,040 | 289,237,075 | 208,369,990 | 124,967,106 | 1,648,010,128 |
| 11908 | Mercury Cas Co | 2,072,505 | 2,863,273 | 5,598,715 | 6,275,863 | 14,629,801 | 36,182,030 | 50,339,823 | 66,175,782 | 43,462,053 | 69,565,147 | 54,857,413 | 103,673,258 | 108,156,640 | 82,267,134 | 646,119,437 |
| 25941 | United Services Auto Assoc | 42,794,943 | 32,711,606 | 41,180,376 | 41,186,830 | 45,671,994 | 48,043,040 | 61,288,155 | 98,327,230 | 62,118,775 | 42,633,339 | 52,586,750 | 168,889,854 | 77,877,448 | 22,457,223 | 837,767,563 |
| 19100 | Amco Ins Co | 10,360,370 | 12,000,860 | 14,062,910 | 18,075,514 | 26,744,996 | 38,974,857 | 53,703,292 | 76,927,052 | 38,313,346 | 39,398,610 | 52,311,367 | 87,889,617 | 81,579,009 | 54,855,030 | 605,196,830 |
| 25968 | USAA Cas Ins Co | 14,153,200 | 15,070,510 | 18,071,506 | 22,765,188 | 22,520,276 | 31,855,652 | 35,868,527 | 50,015,685 | 36,571,931 | 38,489,708 | 36,778,924 | 100,702,096 | 56,003,755 | 29,868,164 | 508,735,122 |
| 23035 | Liberty Mut Fire Ins Co | 11,704,459 | 12,840,608 | 14,528,841 | 13,897,130 | 16,286,101 | 24,633,896 | 27,247,373 | 47,522,051 | 28,419,693 | 32,971,504 | 36,287,061 | 137,654,335 | 64,635,204 | 13,764,216 | 482,392,472 |
| 21873 | Firemans Fund Ins Co | 30,041,327 | 26,355,282 | 30,679,932 | 26,058,638 | 26,414,913 | 34,568,461 | 38,546,946 | 40,784,509 | 28,897,738 | 48,106,516 | 31,322,318 | 91,694,141 | 58,121,246 | 44,863,988 | 556,455,955 |
| 26905 | Century-Natl Ins Co | 39,299,561 | 44,132,584 | 43,219,026 | 32,239,778 | 26,200,599 | 30,638,333 | 39,623,793 | 78,027,515 | 46,435,843 | 40,585,680 | 28,314,482 | 31,367,986 | 30,046,415 | 13,924,411 | 524,056,006 |
| 37850 | Pacific Specialty Ins Co | 5,258,289 | 8,932,330 | 3,680,967 | 6,725,957 | 13,213,132 | 8,078,770 | 16,779,902 | 50,980,163 | 41,612,857 | 19,113,724 | 16,412,116 | 29,875,739 | 30,741,193 | 27,963,248 | 279,368,387 |
| 36161 | Travelers Prop Cas Ins Co | 11,946,863 | 11,215,410 | 18,721,511 | 10,340,202 | 13,805,121 | 17,443,826 | 18,408,987 | 37,252,609 | 18,905,387 | 26,328,371 | 25,500,051 | 77,856,299 | 50,839,519 | 30,527,541 | 369,091,697 |
| 24740 | Safeco Ins Co Of Amer | 41,303,659 | 38,881,369 | 48,026,413 | 53,879,990 | 61,743,358 | 45,943,617 | 29,444,050 | 23,002,566 | 15,407,222 | 16,534,606 | 17,530,035 | 36,157,589 | 23,036,892 | 18,528,924 | 469,420,290 |
| 34525 | First American Specilaty Ins Co | 1,140,339 | 1,672,755 | 1,652,270 | 1,691,719 | 2,428,697 | 4,378,335 | 16,975,425 | 83,508,859 | 44,046,389 | 33,151,309 | 29,796,898 | 42,523,256 | 31,844,330 | 17,843,270 | 312,653,851 |
| 42579 | Allied Prop & Cas Ins Co | 6,011,984 | 8,942,446 | 9,627,462 | 10,841,695 | 13,651,288 | 20,451,413 | 26,323,270 | 32,191,155 | 27,112,766 | 19,390,457 | 23,916,433 | 50,158,374 | 38,596,496 | 20,211,436 | 307,426,675 |
| 39012 | Safeco Ins Co Of IL | 1,594,842 | 1,973,448 | 2,761,788 | 4,049,210 | 6,387,404 | 26,265,820 | 38,182,962 | 30,843,134 | 25,120,107 | 22,597,735 | 26,293,658 | 34,423,616 | 22,354,808 | 27,801,263 | 270,649,795 |
| 20281 | Federal Ins Co | 6,292,319 | 12,290,419 | 7,690,331 | 9,843,313 | 9,780,054 | 13,615,082 | 17,731,370 | 31,270,001 | 15,524,991 | 17,670,225 | 13,989,228 | 85,919,128 | 35,915,780 | 16,305,249 | 293,837,490 |
| 30104 | Hartford Underwriters Ins Co | 11,541,022 | 9,315,678 | 14,051,175 | 12,576,316 | 13,339,534 | 16,782,235 | 20,486,676 | 25,720,246 | 14,614,882 | 21,335,732 | 25,348,862 | 48,033,315 | 33,719,025 | 26,053,783 | 292,918,481 |

| | | | | | | | | | | | | | | | |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Sub Total | 796,650,040 | 936,814,619 | 1,359,916,397 | 1,404,443,814 | 1,595,673,324 | 2,074,056,760 | 2,051,041,758 | 3,064,967,549 | 1,353,465,403 | 1,693,277,467 | 1,762,587,183 | 3,673,571,107 | 2,640,591,465 | 1,628,133,725 | 26,035,190,611 |
| % of California Total | 51.86% | 62.73% | 77.32% | 84.40% | 83.59% | 83.68% | 82.64% | 83.88% | 78.62% | 82.08% | 82.09% | 78.56% | 76.47% | 73.68% | 78.31% |
| Remainder of California | 739,554,374 | 556,514,712 | 398,859,495 | 259,554,263 | 313,366,709 | 404,612,848 | 430,805,146 | 589,063,411 | 368,161,708 | 369,795,062 | 384,679,414 | 1,002,343,618 | 812,306,563 | 581,605,176 | 7,211,222,499 |
| CA Total Incurred Losses | 1,536,204,414 | 1,493,329,331 | 1,758,775,892 | 1,663,998,077 | 1,909,040,033 | 2,478,669,608 | 2,481,846,904 | 3,654,030,960 | 1,721,627,111 | 2,063,072,529 | 2,147,266,597 | 4,675,914,725 | 3,452,898,028 | 2,209,738,901 | 33,246,413,110 |

| | | | | | | | | | | | | | | | |
|---------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| CW Total Incurred Losses | 20,276,732,000 | 15,492,595,000 | 19,086,805,000 | 20,203,202,000 | 22,468,738,000 | 27,897,093,000 | 26,382,750,000 | 27,048,388,000 | 33,422,143,000 | 41,854,383,000 | 28,392,631,000 | 31,892,057,000 | 46,203,446,000 | 39,496,634,000 | 400,117,597,000 |
| Ratio of CA I.L. / CW I.L. | 7.58% | 9.64% | 9.21% | 8.24% | 8.50% | 8.89% | 9.41% | 13.51% | 5.15% | 4.93% | 7.56% | 14.66% | 7.47% | 5.59% | 8.31% |

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES
1996 - 2009 INCURRED LOSSES to EARNED PREMIUM RATIO

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|-------------------------|--------------------------------------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|---------|--------|--------|-------------|
| 25151 | State Farm General Ins Co | 49.67% | 49.40% | 58.52% | 51.49% | 56.10% | 70.25% | 63.11% | 87.86% | 21.10% | 29.74% | 32.74% | 66.21% | 62.55% | 43.18% | 51.95% |
| 21660 | Fire Ins Exch | 66.68% | 55.11% | 59.31% | 61.46% | 67.05% | 75.32% | 50.75% | 62.64% | 27.31% | 28.05% | 32.54% | 72.26% | 41.66% | 12.34% | 49.30% |
| 19232 | Allstate Ins Co | 39.20% | 45.76% | 45.68% | 41.96% | 39.51% | 60.56% | 54.37% | 77.55% | 24.67% | 33.59% | 28.47% | 63.45% | 54.13% | 34.60% | 45.81% |
| 15539 | California State Auto Asn Inter-Ins | 44.61% | 44.10% | 58.28% | 57.60% | 53.26% | 61.33% | 61.64% | 32.58% | 30.34% | 35.69% | 33.25% | 43.98% | 41.43% | 43.84% | 43.32% |
| 15598 | Interins Exch Of The Automobile Club | 55.39% | 61.42% | 55.10% | 53.25% | 67.55% | 70.85% | 81.61% | 104.58% | 43.21% | 60.81% | 58.49% | 105.65% | 71.96% | 40.48% | 67.54% |
| 11908 | Mercury Cas Co | 41.06% | 39.93% | 58.79% | 42.62% | 48.41% | 68.42% | 63.34% | 59.12% | 31.55% | 42.98% | 29.53% | 51.55% | 53.73% | 42.57% | 46.42% |
| 25941 | United Services Auto Assoc | 47.27% | 35.04% | 43.49% | 42.60% | 45.26% | 45.22% | 53.76% | 80.55% | 44.24% | 27.29% | 31.69% | 105.48% | 49.15% | 13.58% | 47.46% |
| 19100 | Amco Ins Co | 46.83% | 47.57% | 47.34% | 44.82% | 49.92% | 57.58% | 67.66% | 79.16% | 33.71% | 31.49% | 37.76% | 59.39% | 55.77% | 35.88% | 48.82% |
| 25968 | USAA Cas Ins Co | 45.28% | 41.73% | 44.59% | 49.34% | 42.42% | 52.83% | 51.18% | 60.78% | 35.86% | 32.43% | 28.68% | 83.43% | 46.92% | 23.60% | 44.81% |
| 23035 | Liberty Mut Fire Ins Co | 48.75% | 48.46% | 51.53% | 48.81% | 54.79% | 76.46% | 73.76% | 96.53% | 36.06% | 28.53% | 29.12% | 104.31% | 47.21% | 9.71% | 48.98% |
| 21873 | Firemans Fund Ins Co | 43.77% | 35.68% | 40.24% | 33.83% | 35.60% | 45.01% | 49.20% | 46.90% | 29.05% | 44.11% | 25.80% | 70.81% | 43.81% | 33.61% | 41.60% |
| 26905 | Century-Natl Ins Co | 57.20% | 54.45% | 52.87% | 41.99% | 36.96% | 47.27% | 64.27% | 105.65% | 50.49% | 43.18% | 32.72% | 39.68% | 42.09% | 21.54% | 49.11% |
| 37850 | Pacific Specialty Ins Co | 40.82% | 35.78% | 20.36% | 33.24% | 54.89% | 32.76% | 41.54% | 60.66% | 43.78% | 21.58% | 21.20% | 43.59% | 41.42% | 35.10% | 38.12% |
| 36161 | Travelers Prop Cas Ins Co | 52.08% | 45.65% | 72.80% | 35.79% | 47.59% | 62.89% | 64.96% | 100.33% | 33.52% | 35.64% | 29.87% | 81.38% | 56.45% | 36.39% | 52.02% |
| 24740 | Safeco Ins Co Of Amer | 44.22% | 42.39% | 50.10% | 53.98% | 54.61% | 57.40% | 45.59% | 32.31% | 19.93% | 20.77% | 21.91% | 48.37% | 33.45% | 26.00% | 40.42% |
| 34525 | First American Specilaty Ins Co | 30.27% | 29.94% | 35.74% | 30.75% | 39.36% | 60.85% | 58.77% | 120.92% | 53.24% | 45.62% | 41.95% | 63.50% | 54.91% | 35.01% | 58.64% |
| 42579 | Allied Prop & Cas Ins Co | 42.21% | 50.62% | 53.52% | 55.21% | 49.97% | 64.75% | 82.62% | 77.17% | 51.05% | 31.62% | 35.76% | 74.69% | 61.30% | 31.11% | 53.15% |
| 39012 | Safeco Ins Co Of IL | 23.20% | 28.56% | 35.21% | 43.82% | 51.70% | 65.30% | 67.26% | 50.55% | 38.69% | 34.44% | 40.26% | 55.90% | 38.54% | 45.75% | 46.87% |
| 20281 | Federal Ins Co | 20.53% | 39.74% | 24.70% | 31.05% | 30.95% | 42.68% | 50.57% | 77.72% | 32.20% | 30.50% | 21.18% | 114.83% | 49.60% | 22.16% | 44.78% |
| 30104 | Hartford Underwriters Ins Co | 62.39% | 43.11% | 60.29% | 51.06% | 49.94% | 59.18% | 65.40% | 71.12% | 34.41% | 44.44% | 47.02% | 80.52% | 54.83% | 42.11% | 54.44% |
| | | | | | | | | | | | | | | | | |
| Sub Total | | 49.42% | 47.99% | 53.37% | 50.57% | 53.22% | 65.39% | 58.66% | 74.50% | 29.09% | 33.16% | 32.83% | 69.01% | 52.94% | 33.61% | 49.17% |
| | | | | | | | | | | | | | | | | |
| Remainder of California | | 53.55% | 47.31% | 49.18% | 37.10% | 46.13% | 57.10% | 58.99% | 70.46% | 39.81% | 38.58% | 36.04% | 80.49% | 58.09% | 37.60% | 50.91% |
| California Total | | 51.33% | 47.73% | 52.36% | 47.86% | 51.91% | 63.88% | 58.72% | 73.82% | 30.86% | 34.02% | 33.36% | 71.18% | 54.07% | 34.58% | 49.53% |
| | | | | | | | | | | | | | | | | |
| Countrywide Total | | 76.14% | 55.11% | 63.73% | 63.66% | 66.31% | 77.10% | 65.78% | 59.08% | 65.79% | 75.10% | 48.23% | 50.75% | 70.90% | 59.29% | 63.27% |

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|-------|--------------------------------------|------------|-------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|-------------|------------|-------------|-------------|
| 25151 | State Farm General Ins Co | 2,257,708 | 3,664,640 | 27,611,129 | 35,232,111 | 37,969,488 | 33,717,657 | 44,555,858 | 47,248,277 | 40,595,203 | 19,616,893 | 30,658,794 | 33,609,436 | 43,277,675 | 45,134,895 | 445,149,764 |
| 21660 | Fire Ins Exch | 18,821,611 | 29,727,403 | 35,857,446 | 30,816,390 | 34,499,688 | 41,031,614 | 57,733,734 | 58,877,276 | 37,421,741 | 21,703,970 | 24,664,673 | 7,159,533 | 19,268,558 | 18,659,981 | 436,243,618 |
| 19232 | Allstate Ins Co | 22,581,936 | 19,677,302 | 9,879,681 | 11,081,827 | 15,933,726 | 17,736,080 | 19,124,558 | 23,906,564 | 14,200,839 | 21,226,550 | 18,858,598 | 22,446,799 | 19,748,485 | 33,347,169 | 269,750,114 |
| 15539 | California State Auto Asn Inter-Ins | 6,622,504 | 6,702,121 | 6,060,529 | 3,817,356 | 2,939,665 | 7,568,889 | 16,498,757 | 11,312,694 | 4,291,616 | 9,580,564 | 8,378,204 | 10,165,596 | 6,367,365 | 6,474,047 | 106,779,907 |
| 15598 | Interins Exch Of The Automobile Club | 1,257,863 | 2,219,685 | 2,203,935 | 4,010,785 | 7,449,069 | 8,685,149 | 5,901,773 | 6,391,628 | 5,826,258 | 10,310,375 | 7,881,037 | 13,274,425 | 14,174,835 | 8,860,092 | 98,446,909 |
| 11908 | Mercury Cas Co | 336,375 | 521,623 | 378,521 | 576,797 | 2,178,092 | 3,793,108 | 5,133,670 | 7,600,479 | 6,273,057 | 9,859,842 | 8,816,472 | 7,356,413 | 13,314,308 | 10,377,343 | 76,516,100 |
| 25941 | United Services Auto Assoc | 3,865,366 | 2,456,351 | 3,227,502 | 3,038,509 | 2,856,629 | 2,266,765 | 3,554,754 | 2,207,695 | 2,461,563 | 1,635,277 | 1,467,285 | 1,772,394 | 3,430,568 | 3,124,599 | 37,365,257 |
| 19100 | Amco Ins Co | 1,083,232 | 1,051,538 | 1,048,813 | 1,700,044 | 2,416,383 | 3,287,995 | 6,815,520 | 9,030,962 | 2,735,823 | 4,466,353 | 4,561,544 | 6,586,807 | 5,057,750 | 4,585,520 | 54,428,284 |
| 25968 | USAA Cas Ins Co | 925,777 | 170,923 | 1,643,665 | 1,052,755 | 906,586 | 1,448,276 | 1,822,947 | 2,627,820 | 1,121,099 | 1,809,237 | 2,724,044 | 2,856,372 | 1,853,043 | 2,226,077 | 23,188,621 |
| 23035 | Liberty Mut Fire Ins Co | 1,398,902 | 889,034 | 1,082,876 | 1,002,971 | 586,284 | 1,018,844 | 755,543 | 1,402,274 | 2,291,248 | 1,729,239 | 3,729,229 | 1,627,149 | 3,690,491 | 3,306,885 | 24,510,969 |
| 21873 | Firemans Fund Ins Co | 4,718,849 | (1,035,588) | 5,235,262 | 4,405,948 | 2,493,015 | 5,308,486 | (2,240,126) | 3,196,888 | 2,493,596 | 1,112,251 | 1,186,497 | (66,563) | 4,552,643 | 2,348,442 | 33,709,600 |
| 26905 | Century-Natl Ins Co | 6,652,819 | 7,056,654 | 4,041,021 | 3,998,443 | 3,440,069 | 4,674,603 | 6,299,855 | 8,373,558 | 2,099,400 | 2,452,107 | 2,497,402 | (4,338,020) | 4,026,425 | 565,149 | 51,839,485 |
| 37850 | Pacific Specialty Ins Co | 424,198 | 1,109,240 | 323,983 | 984,304 | 3,360,647 | 1,808,380 | 2,666,429 | 6,988,020 | 5,031,833 | 3,506,056 | 4,669,448 | 5,193,036 | 3,216,415 | 6,378,933 | 45,660,922 |
| 36161 | Travelers Prop Cas Ins Co | 781,147 | 1,526,659 | 1,048,688 | 1,343,301 | 593,024 | 1,085,787 | 731,639 | 1,212,521 | 926,428 | 1,028,279 | 1,867,032 | 2,950,981 | 4,076,805 | 2,224,167 | 21,396,458 |
| 24740 | Safeco Ins Co Of Amer | 3,635,888 | 3,662,787 | 4,145,409 | 3,630,226 | 5,304,060 | 1,682,160 | 2,405,163 | 1,736,312 | 532,145 | 1,170,603 | 1,170,307 | 1,598,840 | 1,469,592 | 1,192,232 | 33,335,724 |
| 34525 | First American Specilaty Ins Co | 71,252 | 167,883 | 132,585 | 186,219 | 280,420 | 513,084 | 1,652,190 | 3,437,035 | 2,467,794 | 4,347,547 | 3,257,969 | 2,881,848 | 1,914,691 | 2,357,694 | 23,668,211 |
| 42579 | Allied Prop & Cas Ins Co | 1,222,094 | 675,943 | 402,236 | 758,332 | 743,998 | 2,571,437 | 4,282,973 | 2,479,122 | 1,673,394 | 1,769,843 | 1,878,302 | 2,114,478 | 1,449,439 | 2,109,547 | 24,131,138 |
| 39012 | Safeco Ins Co Of IL | 202,637 | 60,862 | 259,784 | 467,604 | 510,333 | 1,387,701 | 2,482,517 | 2,865,554 | 1,536,158 | 1,936,386 | 1,149,813 | 1,233,367 | 1,711,661 | 1,444,156 | 17,248,533 |
| 20281 | Federal Ins Co | 3,633,951 | 2,191,370 | (208,454) | 658,801 | 2,011,502 | 1,202,742 | 3,575,811 | 4,014,545 | 1,349,631 | 1,801,531 | (20,197) | 7,402,085 | 2,980,422 | (3,809,265) | 26,784,475 |
| 30104 | Hartford Underwriters Ins Co | 428,529 | 420,463 | 587,880 | 769,429 | 963,397 | 1,180,830 | 1,476,622 | 2,809,391 | 1,008,005 | (9,242) | (88,405) | 1,131,978 | 346,253 | 776,595 | 11,801,725 |

| | | | | | | | | | | | | | | | |
|--------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|
| Sub Total | 80,922,638 | 82,916,893 | 104,962,491 | 109,532,152 | 127,436,075 | 141,969,587 | 185,230,187 | 207,718,615 | 136,336,831 | 121,053,661 | 129,308,048 | 126,956,954 | 155,927,424 | 151,684,258 | 1,861,955,814 |
| % of California Total | 55.80% | 53.88% | 73.87% | 81.56% | 83.19% | 82.90% | 84.32% | 85.21% | 81.87% | 83.50% | 85.06% | 79.49% | 78.68% | 75.94% | 78.09% |
| Remainder of California | 64,109,577 | 70,964,303 | 37,136,911 | 24,758,866 | 25,755,367 | 29,280,457 | 34,449,913 | 36,050,932 | 30,182,113 | 23,925,034 | 22,708,223 | 32,756,012 | 42,260,450 | 48,054,815 | 522,392,973 |
| California Total | 145,032,215 | 153,881,196 | 142,099,402 | 134,291,018 | 153,191,442 | 171,250,044 | 219,680,100 | 243,769,547 | 166,518,944 | 144,978,695 | 152,016,271 | 159,712,966 | 198,187,874 | 199,739,073 | 2,384,348,787 |

| | | | | | | | | | | | | | | | |
|---|---------------|-------------|-------------|-------------|-------------|---------------|---------------|---------------|-------------|-------------|-------------|-------------|---------------|---------------|----------------|
| Countrywide Total | 1,001,190,000 | 914,348,000 | 619,733,000 | 640,998,000 | 711,823,000 | 1,066,059,000 | 1,223,000,000 | 1,030,495,000 | 990,221,000 | 882,400,000 | 727,846,000 | 923,093,000 | 1,167,558,000 | 1,109,309,000 | 13,008,073,000 |
| Ratio of CA D.C.C.E. / CW D.C.C.E. | 14.49% | 16.83% | 22.93% | 20.95% | 21.52% | 16.06% | 17.96% | 23.66% | 16.82% | 16.43% | 20.89% | 17.30% | 16.97% | 18.01% | 18.33% |

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 DEFENSE & COST CONTAINMENT EXPENSE (DCCE) to EARNED PREMIUM RATIO

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|--------------------------------|--------------------------------------|--------|--------|--------|-------|--------|-------|--------|--------|-------|--------|--------|--------|-------|--------|-------------|
| 25151 | State Farm General Ins Co | 2.68% | 1.26% | 4.08% | 4.49% | 4.48% | 3.79% | 4.56% | 4.21% | 3.25% | 1.44% | 2.17% | 2.40% | 3.40% | 3.32% | 3.24% |
| 21660 | Fire Ins Exch | 4.86% | 6.12% | 6.25% | 5.05% | 5.54% | 6.17% | 7.87% | 7.21% | 4.38% | 2.40% | 2.62% | 0.84% | 2.71% | 2.96% | 4.46% |
| 19232 | Allstate Ins Co | 5.03% | 4.72% | 1.99% | 2.17% | 2.87% | 3.17% | 3.27% | 3.56% | 1.92% | 2.58% | 2.23% | 2.70% | 2.56% | 5.48% | 3.04% |
| 15539 | California State Auto Asn Inter-Ins | 5.33% | 5.20% | 4.42% | 2.48% | 1.66% | 3.82% | 7.57% | 4.38% | 1.38% | 2.70% | 2.11% | 2.38% | 1.48% | 1.57% | 2.86% |
| 15598 | Interins Exch Of The Automobile Club | 2.36% | 3.48% | 2.82% | 4.16% | 6.63% | 6.87% | 4.07% | 3.51% | 2.69% | 4.34% | 3.08% | 4.85% | 4.90% | 2.87% | 4.03% |
| 11908 | Mercury Cas Co | 6.66% | 7.27% | 3.97% | 3.92% | 7.21% | 7.17% | 6.46% | 6.79% | 4.55% | 6.09% | 4.75% | 3.66% | 6.61% | 5.37% | 5.50% |
| 25941 | United Services Auto Assoc | 4.27% | 2.63% | 3.41% | 3.14% | 2.83% | 2.13% | 3.12% | 1.81% | 1.75% | 1.05% | 0.88% | 1.11% | 2.17% | 1.89% | 2.12% |
| 19100 | Amco Ins Co | 4.90% | 4.17% | 3.53% | 4.22% | 4.51% | 4.86% | 8.59% | 9.29% | 2.41% | 3.57% | 3.29% | 4.45% | 3.46% | 3.00% | 4.39% |
| 25968 | USAA Cas Ins Co | 2.96% | 0.47% | 4.06% | 2.28% | 1.71% | 2.40% | 2.60% | 3.19% | 1.10% | 1.52% | 2.12% | 2.37% | 1.55% | 1.76% | 2.04% |
| 23035 | Liberty Mut Fire Ins Co | 5.83% | 3.36% | 3.84% | 3.52% | 1.97% | 3.16% | 2.05% | 2.85% | 2.91% | 1.50% | 2.99% | 1.23% | 2.70% | 2.33% | 2.49% |
| 21873 | Firemans Fund Ins Co | 6.88% | -1.40% | 6.87% | 5.72% | 3.36% | 6.91% | -2.86% | 3.68% | 2.51% | 1.02% | 0.98% | -0.05% | 3.43% | 1.76% | 2.52% |
| 26905 | Century-Natl Ins Co | 9.68% | 8.71% | 4.94% | 5.21% | 4.85% | 7.21% | 10.22% | 11.34% | 2.28% | 2.61% | 2.89% | -5.49% | 5.64% | 0.87% | 4.86% |
| 37850 | Pacific Specialty Ins Co | 3.29% | 4.44% | 1.79% | 4.86% | 13.96% | 7.33% | 6.60% | 8.32% | 5.29% | 3.96% | 6.03% | 7.58% | 4.33% | 8.01% | 6.23% |
| 36161 | Travelers Prop Cas Ins Co | 3.41% | 6.21% | 4.08% | 4.65% | 2.04% | 3.91% | 2.58% | 3.27% | 1.64% | 1.39% | 2.19% | 3.08% | 4.53% | 2.65% | 3.02% |
| 24740 | Safeco Ins Co Of Amer | 3.89% | 3.99% | 4.32% | 3.64% | 4.69% | 2.10% | 3.72% | 2.44% | 0.69% | 1.47% | 1.46% | 2.14% | 2.13% | 1.67% | 2.87% |
| 34525 | First American Specilaty Ins Co | 1.89% | 3.00% | 2.87% | 3.39% | 4.54% | 7.13% | 5.72% | 4.98% | 2.98% | 5.98% | 4.59% | 4.30% | 3.30% | 4.63% | 4.44% |
| 42579 | Allied Prop & Cas Ins Co | 8.58% | 3.83% | 2.24% | 3.86% | 2.72% | 8.14% | 13.44% | 5.94% | 3.15% | 2.89% | 2.81% | 3.15% | 2.30% | 3.25% | 4.17% |
| 39012 | Safeco Ins Co Of IL | 2.95% | 0.88% | 3.31% | 5.06% | 4.13% | 3.45% | 4.37% | 4.70% | 2.37% | 2.95% | 1.76% | 2.00% | 2.95% | 2.38% | 2.99% |
| 20281 | Federal Ins Co | 11.86% | 7.09% | -0.67% | 2.08% | 6.36% | 3.77% | 10.20% | 9.98% | 2.80% | 3.11% | -0.03% | 9.89% | 4.12% | -5.18% | 4.08% |
| 30104 | Hartford Underwriters Ins Co | 2.32% | 1.95% | 2.52% | 3.12% | 3.61% | 4.16% | 4.71% | 7.77% | 2.37% | -0.02% | -0.16% | 1.90% | 0.56% | 1.26% | 2.19% |
| | | | | | | | | | | | | | | | | |
| Sub Total | | 5.02% | 4.25% | 4.12% | 3.94% | 4.25% | 4.48% | 5.30% | 5.05% | 2.93% | 2.37% | 2.41% | 2.38% | 3.13% | 3.13% | 3.52% |
| | | | | | | | | | | | | | | | | |
| Remainder of California | | 4.64% | 6.03% | 4.58% | 3.54% | 3.79% | 4.13% | 4.72% | 4.31% | 3.26% | 2.50% | 2.13% | 2.63% | 3.02% | 3.11% | 3.69% |
| California Total | | 4.85% | 4.92% | 4.23% | 3.86% | 4.17% | 4.41% | 5.20% | 4.92% | 2.99% | 2.39% | 2.36% | 2.43% | 3.10% | 3.13% | 3.55% |
| | | | | | | | | | | | | | | | | |
| Countrywide Total | | 3.76% | 3.25% | 2.07% | 2.02% | 2.10% | 2.95% | 3.05% | 2.25% | 1.95% | 1.58% | 1.24% | 1.47% | 1.79% | 1.67% | 2.06% |

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 ADJUSTING & OTHER EXPENSE (AOE)

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|--------------------------------|--------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| 25151 | State Farm General Ins Co | 5,938,247 | 32,503,529 | 112,512,546 | 122,723,158 | 123,649,566 | 132,120,742 | 125,589,596 | 142,905,587 | 95,483,350 | 87,177,382 | 96,194,787 | 121,598,009 | 115,959,259 | 106,051,032 | 1,420,406,791 |
| 21660 | Fire Ins Exch | 20,640,466 | 20,857,291 | 22,580,282 | 9,134,193 | 18,918,644 | 24,467,835 | 34,189,976 | 66,024,866 | 50,892,469 | 65,446,662 | 76,011,419 | 101,540,307 | 65,748,863 | 23,083,656 | 599,536,930 |
| 19232 | Allstate Ins Co | 26,194,462 | 33,878,776 | 48,548,951 | 33,099,755 | 33,183,786 | 46,113,704 | 45,741,644 | 68,949,516 | 32,666,085 | 41,429,849 | 70,278,224 | 105,830,726 | 76,395,803 | 33,771,946 | 696,083,228 |
| 15539 | California State Auto Asn Inter-Ins | 15,586,371 | 17,270,565 | 23,294,557 | 19,539,390 | 11,033,681 | 20,720,490 | 18,754,548 | 20,231,865 | 19,016,552 | 24,862,797 | 23,574,410 | 26,907,468 | 32,514,846 | 24,890,130 | 298,197,669 |
| 15598 | Interins Exch Of The Automobile Club | 5,080,962 | 4,548,030 | 3,705,606 | 3,114,116 | 4,657,629 | 5,751,016 | 5,885,919 | 9,283,779 | 8,740,714 | 9,075,898 | 9,504,516 | 10,039,313 | 9,393,125 | 7,391,203 | 96,171,827 |
| 11908 | Mercury Cas Co | 214,949 | 253,024 | 577,971 | 1,069,977 | 2,149,971 | 3,046,003 | 3,902,986 | 4,087,987 | 3,397,004 | 5,925,013 | 4,169,195 | 6,847,110 | 7,184,575 | 5,724,476 | 48,550,240 |
| 25941 | United Services Auto Assoc | 9,048,755 | 12,235,217 | 13,470,320 | 11,942,891 | 12,271,155 | 12,498,471 | 13,157,836 | 16,118,495 | 8,268,534 | 5,445,809 | 8,800,238 | 24,337,419 | 11,242,773 | 2,372,627 | 161,210,542 |
| 19100 | Amco Ins Co | 677,914 | 1,134,370 | 1,221,674 | 2,420,880 | 3,316,214 | 7,770,731 | 10,048,306 | 15,095,568 | 10,821,937 | 14,676,106 | 9,770,973 | 10,704,726 | 7,127,903 | 4,974,346 | 99,761,646 |
| 25968 | USAA Cas Ins Co | 3,005,184 | 5,234,464 | 5,343,384 | 6,955,177 | 5,901,704 | 7,883,798 | 7,423,558 | 11,143,173 | 6,087,864 | 5,574,091 | 5,604,234 | 12,745,662 | 8,540,560 | 2,322,358 | 93,765,210 |
| 23035 | Liberty Mut Fire Ins Co | 0 | 1,674,273 | 1,873,219 | 1,622,286 | 1,786,511 | 2,638,983 | 3,394,767 | 6,577,435 | 1,498,217 | 4,195,682 | 5,107,263 | 21,866,023 | 7,123,069 | 1,921,846 | 61,279,574 |
| 21873 | Firemans Fund Ins Co | 2,121,538 | 1,592,285 | 4,040,072 | 3,050,947 | 3,897,185 | 2,897,001 | (754,306) | 2,612,127 | 1,101,860 | 1,418,599 | 2,246,876 | 2,508,806 | 2,322,026 | 1,604,262 | 30,659,278 |
| 26905 | Century-Natl Ins Co | 3,173,946 | 3,720,258 | 7,737,725 | 5,643,094 | 4,468,605 | 4,443,399 | 4,654,808 | 10,875,411 | 5,815,658 | 6,638,295 | 6,872,417 | 5,167,717 | 4,837,254 | 3,357,432 | 77,406,019 |
| 37850 | Pacific Specialty Ins Co | 387,021 | 407,015 | 387,997 | 839,995 | 1,047,010 | 240,993 | 1,300,098 | 1,632,301 | 748,274 | 2,015,548 | 1,458,071 | 1,677,737 | 1,361,641 | 1,591,479 | 15,095,181 |
| 36161 | Travelers Prop Cas Ins Co | 1,254,566 | 901,310 | 1,527,387 | 837,677 | 994,075 | 1,372,969 | 1,664,507 | 2,884,661 | 3,182,665 | 3,440,577 | 4,744,724 | 9,817,874 | 6,185,498 | 4,885,141 | 43,693,630 |
| 24740 | Safeco Ins Co Of Amer | 3,283,444 | 3,653,964 | 4,319,996 | 4,639,587 | 5,027,038 | 3,199,359 | 2,749,230 | 2,805,219 | 2,786,786 | 3,244,708 | 2,759,971 | 5,152,361 | 2,927,159 | 2,414,265 | 48,963,089 |
| 34525 | First American Specilaty Ins Co | 0 | 73,989 | 112,018 | 107,982 | 237,970 | 334,026 | 801,020 | 2,293,996 | 2,012,018 | 0 | 1,234,996 | 1,561,752 | 1,406,970 | 1,386,865 | 11,563,603 |
| 42579 | Allied Prop & Cas Ins Co | 392,143 | 793,553 | 833,579 | 1,140,856 | 1,591,176 | 0 | 0 | 0 | 104,548 | 129,778 | 463,475 | 6,931,748 | 3,424,911 | 2,209,155 | 18,014,922 |
| 39012 | Safeco Ins Co Of IL | 80,549 | 136,453 | 289,286 | 357,561 | 309,966 | 1,674,510 | 3,102,373 | 3,488,763 | 4,473,105 | 3,901,622 | 3,533,384 | 3,114,950 | 2,650,714 | 3,116,494 | 30,229,731 |
| 20281 | Federal Ins Co | 698,437 | 1,804,667 | 990,682 | 500,699 | 702,563 | 993,865 | 919,315 | 1,836,825 | 883,357 | 1,145,467 | 1,073,382 | 4,141,130 | 2,753,357 | 2,620,573 | 21,064,316 |
| 30104 | Hartford Underwriters Ins Co | 680,098 | 880,520 | 1,314,821 | 1,263,908 | 1,624,607 | 1,977,454 | 1,821,064 | 2,460,934 | 1,444,656 | 2,935,385 | 1,603,834 | 5,310,976 | 3,162,812 | 2,873,353 | 29,354,423 |
| | | | | | | | | | | | | | | | | |
| Sub Total | | 98,459,052 | 143,553,553 | 254,682,073 | 230,004,127 | 236,769,057 | 280,145,349 | 284,347,245 | 391,308,508 | 259,425,653 | 288,679,268 | 335,006,390 | 487,801,816 | 372,263,119 | 238,562,639 | 3,901,007,849 |
| % of California Total | | 50.84% | 61.84% | 80.55% | 85.20% | 86.57% | 86.41% | 83.87% | 83.98% | 84.89% | 84.66% | 83.86% | 82.69% | 80.40% | 73.24% | 80.61% |
| Remainder of California | | 95,197,492 | 88,572,799 | 61,493,778 | 39,939,487 | 36,745,807 | 44,070,443 | 54,679,754 | 74,664,677 | 46,159,365 | 52,324,403 | 64,473,225 | 102,112,528 | 90,751,616 | 87,142,565 | 938,327,941 |
| California Total | | 193,656,545 | 232,126,353 | 316,175,851 | 269,943,614 | 273,514,864 | 324,215,792 | 339,026,999 | 465,973,185 | 305,585,018 | 341,003,672 | 399,479,615 | 589,914,344 | 463,014,735 | 325,705,204 | 4,839,335,790 |
| | | | | | | | | | | | | | | | | |
| Countrywide Total | | 2,186,205,000 | 2,161,653,000 | 2,890,680,000 | 2,816,831,000 | 2,875,162,000 | 3,354,129,000 | 3,368,610,000 | 3,462,373,000 | 3,951,867,000 | 5,211,404,000 | 4,218,266,000 | 4,264,062,000 | 5,539,843,000 | 5,817,626,000 | 52,118,711,000 |
| Ratio of CA A.O.E. / CW A.O.E. | | 8.86% | 10.74% | 10.94% | 9.58% | 9.51% | 9.67% | 10.06% | 13.46% | 7.73% | 6.54% | 9.47% | 13.83% | 8.36% | 5.60% | 9.29% |

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report.

Note 2: AOE is allocated by [California IL * Countrywide AOE] / Countrywide IL

HOMEOWNERS - CALIFORNIA SELECTED 20 COMPANIES

1996 - 2009 ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

| NAIC | COMPANY NAME | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | Grand Total |
|-------|--------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|-------|--------|-------|-------|-------------|
| 25151 | State Farm General Ins Co | 7.04% | 11.20% | 16.61% | 15.63% | 14.58% | 14.84% | 12.85% | 12.74% | 7.65% | 6.41% | 6.81% | 8.67% | 9.10% | 7.81% | 10.34% |
| 21660 | Fire Ins Exch | 5.33% | 4.29% | 3.94% | 1.50% | 3.04% | 3.68% | 4.66% | 8.09% | 5.95% | 7.25% | 8.07% | 11.96% | 9.26% | 3.66% | 6.13% |
| 19232 | Allstate Ins Co | 5.83% | 8.13% | 9.78% | 6.47% | 5.99% | 8.25% | 7.82% | 10.27% | 4.41% | 5.03% | 8.32% | 12.73% | 9.89% | 5.55% | 7.85% |
| 15539 | California State Auto Asn Inter-Ins | 12.55% | 13.40% | 16.99% | 12.71% | 6.23% | 10.46% | 8.60% | 7.83% | 6.14% | 7.00% | 5.93% | 6.29% | 7.57% | 6.02% | 8.00% |
| 15598 | Interins Exch Of The Automobile Club | 9.54% | 7.13% | 4.74% | 3.23% | 4.15% | 4.55% | 4.06% | 5.09% | 4.03% | 3.82% | 3.71% | 3.67% | 3.24% | 2.39% | 3.94% |
| 11908 | Mercury Cas Co | 4.26% | 3.53% | 6.07% | 7.27% | 7.11% | 5.76% | 4.91% | 3.65% | 2.47% | 3.66% | 2.24% | 3.40% | 3.57% | 2.96% | 3.49% |
| 25941 | United Services Auto Assoc | 9.99% | 13.11% | 14.23% | 12.35% | 12.16% | 11.76% | 11.54% | 13.20% | 5.89% | 3.49% | 5.30% | 15.20% | 7.10% | 1.43% | 9.13% |
| 19100 | Amco Ins Co | 3.06% | 4.50% | 4.11% | 6.00% | 6.19% | 11.48% | 12.66% | 15.53% | 9.52% | 11.73% | 7.05% | 7.23% | 4.87% | 3.25% | 8.05% |
| 25968 | USAA Cas Ins Co | 9.61% | 14.50% | 13.18% | 15.07% | 11.12% | 13.08% | 10.59% | 13.54% | 5.97% | 4.70% | 4.37% | 10.56% | 7.15% | 1.84% | 8.26% |
| 23035 | Liberty Mut Fire Ins Co | 0.00% | 6.32% | 6.64% | 5.70% | 6.01% | 8.19% | 9.19% | 13.36% | 1.90% | 3.63% | 4.10% | 16.57% | 5.20% | 1.36% | 6.22% |
| 21873 | Firemans Fund Ins Co | 3.09% | 2.16% | 5.30% | 3.96% | 5.25% | 3.77% | -0.96% | 3.00% | 1.11% | 1.30% | 1.85% | 1.94% | 1.75% | 1.20% | 2.29% |
| 26905 | Century-Natl Ins Co | 4.62% | 4.59% | 9.47% | 7.35% | 6.30% | 6.86% | 7.55% | 14.72% | 6.32% | 7.06% | 7.94% | 6.54% | 6.78% | 5.19% | 7.25% |
| 37850 | Pacific Specialty Ins Co | 3.00% | 1.63% | 2.15% | 4.15% | 4.35% | 0.98% | 3.22% | 1.94% | 0.79% | 2.28% | 1.88% | 2.45% | 1.83% | 2.00% | 2.06% |
| 36161 | Travelers Prop Cas Ins Co | 5.47% | 3.67% | 5.94% | 2.90% | 3.43% | 4.95% | 5.87% | 7.77% | 5.64% | 4.66% | 5.56% | 10.26% | 6.87% | 5.82% | 6.16% |
| 24740 | Safeco Ins Co Of Amer | 3.52% | 3.98% | 4.51% | 4.65% | 4.45% | 4.00% | 4.26% | 3.94% | 3.61% | 4.08% | 3.45% | 6.89% | 4.25% | 3.39% | 4.22% |
| 34525 | First American Specilaty Ins Co | 0.00% | 1.32% | 2.42% | 1.96% | 3.86% | 4.64% | 2.77% | 3.32% | 2.43% | 0.00% | 1.74% | 2.33% | 2.43% | 2.72% | 2.17% |
| 42579 | Allied Prop & Cas Ins Co | 2.75% | 4.49% | 4.63% | 5.81% | 5.82% | 0.00% | 0.00% | 0.00% | 0.20% | 0.21% | 0.69% | 10.32% | 5.44% | 3.40% | 3.11% |
| 39012 | Safeco Ins Co Of IL | 1.17% | 1.97% | 3.69% | 3.87% | 2.51% | 4.16% | 5.46% | 5.72% | 6.89% | 5.95% | 5.41% | 5.06% | 4.57% | 5.13% | 5.24% |
| 20281 | Federal Ins Co | 2.28% | 5.83% | 3.18% | 1.58% | 2.22% | 3.12% | 2.62% | 4.57% | 1.83% | 1.98% | 1.63% | 5.53% | 3.80% | 3.56% | 3.21% |
| 30104 | Hartford Underwriters Ins Co | 3.68% | 4.08% | 5.64% | 5.13% | 6.08% | 6.97% | 5.81% | 6.81% | 3.40% | 6.11% | 2.97% | 8.90% | 5.14% | 4.64% | 5.46% |

| | | | | | | | | | | | | | | | |
|--------------------------------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Sub Total | 6.11% | 7.35% | 10.00% | 8.28% | 7.90% | 8.83% | 8.13% | 9.51% | 5.58% | 5.65% | 6.24% | 9.16% | 7.46% | 4.92% | 7.37% |
| Remainder of California | 6.89% | 7.53% | 7.58% | 5.71% | 5.41% | 6.22% | 7.49% | 8.93% | 4.99% | 5.46% | 6.04% | 8.20% | 6.49% | 5.63% | 6.62% |
| California Total | 6.47% | 7.42% | 9.41% | 7.76% | 7.44% | 8.36% | 8.02% | 9.41% | 5.48% | 5.62% | 6.21% | 8.98% | 7.25% | 5.10% | 7.21% |

| | | | | | | | | | | | | | | | |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Countrywide Total | 8.21% | 7.69% | 9.65% | 8.88% | 8.49% | 9.27% | 8.40% | 7.56% | 7.78% | 9.35% | 7.17% | 6.78% | 8.50% | 8.73% | 8.24% |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

Note: The Selection is based on the 20 largest insurance writers from the 2005 Market Share Report.